



# **FIELD-Support LWA**

---

**Quarterly Report  
October – December, 2013**

The Financial Integration, Economic Leveraging, Broad-Based Dissemination Leader with Associates  
Cooperative Agreement No. EEM-A-00-06-00001-00

Submitted By



1825 Connecticut Avenue, NW  
Washington, DC 2009

---

## Table of Contents

<b>Table of Contents</b> .....	<b>2</b>
<b>List of Acronyms</b> .....	<b>4</b>
<b>1 Introduction</b> .....	<b>7</b>
<b>2 Leader Activities</b> .....	<b>9</b>
<b>2.1 Leader Activities</b> .....	<b>9</b>
A. ACCION: Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable	9
B. AFE: Working with Lead Firms Handbook	10
C. AFE: Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor	11
D. FHI 360: Women’s Leadership in SMEs (WLSME)	12
E. iDE: Firm to Farm Finance (F2F2): A Human-Centered Model for Inclusive Rural Finance ...	13
F. IPA: Graduating the Poorest into Microfinance Evaluation	15
G. SEEP Network: Learning Network for Housing IGP Recipients	15
H. SEEP: Organizing and Mobilizing Knowledge from the FIELD-Support LWA	17
I. WOCCU: Why Women Are Where They Are in Credit Union Management in Mexico .....	18
<b>2.2 Knowledge Management and Learning Dissemination</b> .....	<b>19</b>
A. FIELD-Support Monthly e-Bulletin	20
B. Learning Dissemination	21
<b>3 Associate Awards</b> .....	<b>23</b>
3.1 ASPIRES: Accelerating Strategies for Practical Innovation & Research in Economic Strengthening .....	24
3.2 HIFIVE Haiti Integrated Finance for Value Chains and Enterprises (Haiti) .....	28
3.3 La Idea (Latin America).....	32
3.4 LIFT II: Livelihoods and Food Security Technical Assistance II.....	36
3.5 LENS: Local Enterprise Support Activity (Jordan) .....	42
3.6 MMAP: Mobile Money Accelerator Program (Malawi) .....	43
3.7 mSTAR: Mobile Solutions Technical Assistance and Research (Global).....	44
3.8 P3DP: Public Private Partnerships Development Program (Ukraine) .....	46
3.9 STRIVE: Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (Afghanistan, Philippines, Liberia, Mozambique) .....	52
3.10 USAID-Foras Iraq Opportunities Project (Iraq) .....	56
3.11 Workforce Multiplier Award (Global).....	62
<b>4 Upcoming Associate Awards:</b> .....	<b>63</b>
4.1 Household Economic Strengthening and OVC Support Program (Ethiopia) .....	63
<b>5 Staffing</b> .....	<b>63</b>
<b>6 Priorities for Next Quarter</b> .....	<b>64</b>
6.1 Leader Sub-Activities .....	64
6.2 Knowledge Management & Learning Agenda .....	65
6.3 Associate Award Management .....	66
<b>Annex A: FIELD-Support LWA Associate Awards</b> .....	<b>69</b>

<b>Annex B: FIELD-Support LWA Knowledge Series (All, to date)</b> .....	<b>71</b>
A. Knowledge Series Learning Products	71
B. Practitioner Tools	72
C. List of Assessments, Case Studies, or Evaluations	73
D. Presentations, Trainings, or Other Forums for Exchange	74
E. Other Factsheets, Success Stories, and Event Summaries	74
F. Other Online Articles	76

---

## List of Acronyms

ACE	Agriculture for Children’s Empowerment
AFE	Action for Enterprise
AKDN	Aga Khan Development Network
ANC	Antenatal Care
ART	Anti-Retroviral Therapy
ASF	Afghanistan Secure Futures
ASPIRES	Accelerating Strategies for Practical Innovation and Research in Economic Strengthening
ASSIST	Applying Science to Strengthen and Improve Systems
AVSI	Association of Volunteers in International Service
BCSON	Balaka Civil Society Organization Network
BLC	MSH’s Building Local Capacity project
BT Fund	Bai Tushun Fund
CBO	Community-Based Organization
CDC	Centers for Disease Control
CFI	Composite Complementary Feeding Index
CITI	Collaborative IRB Training Initiative
CLA	Collaborating, Learning and Adapting
COP	Country Operation Plan
CPC	Child Protection in Crisis Network
CSW	Commercial Sex Workers
DCOF	USAID Displaced Children and Orphans Fund
DPO	Disabled Persons Organization
DRC	Democratic Republic of the Congo
E3	USAID Bureau for Economic Growth, Education and Environment
ES	Economic Strengthening
ES4VP	Economic Strengthening for the Very Poor
ES/L/FS	Economic Strengthening, Livelihoods and Food Security
F2F2	Firm to Farm Finance
FANTA	Food and Nutrition Technical Assistance Project.
FHI 360	Family Health International 360
FI	Financial Institution
FP	Family Planning
FtF	Feed the Future
GCSFI	Global Center for Food Systems Innovations
GHG	Greenhouse Gas
GRADE	Grupo de Analisis para el Desarrollo (Group for the Analysis of Development
GHI	Global Health Initiative
HCD	Human -Centered Design
HCF	HIFIVE Catalyst Fund
HDDS	Household Dietary Diversity Score
HES	Household Economic Strengthening
HESN	Higher Education Solutions Network
HFH	Habitat for Humanity
HHS	Household Hunger Scale
HI	Handicap International
HIFIVE	Haiti Integrated Finance for Value Chains
HMF	Housing Microfinance
HMMI	Haiti Mobile Money Initiative
HOP	Headquarters Operational Plan
IBU	Iraqi Businessmen Union
ICT	Information and Communication Technology
ICT4D	Information and Communication Technology for Development
iDE	International Development Enterprise
IE	Impact Evaluation
IGP	Implementation Grant Program

IKR	Iraqi Kurdistan Region
IPA	Innovations for Poverty Action
IRB	Institutional Review Board
KM	Knowledge Management
LAC	Latin American and the Caribbean
La IDEA	Latin American Idea Partnership
LED	Local Economic Development
LENS	Local Enterprise Support Activity (Jordan)
LIFT II	Livelihoods and Food Security Technical Assistance II
M4D	Mobile for Development
M&E	Monitoring and Evaluation
MaFI	Market Facilitation Initiative
MFI	Microfinance Institution
MMAP	Mobile Money Accelerator Program (Malawi)
MNCH	Maternal, Newborn and Child Health Programs
MOEDT	Ministry of Economic Development and Trade
MOH	Ministry of Health
MoLSA	Ministry of Labour and Social Affairs
MOSD	Ministry of Social Development
MOU	Memorandum of Understanding
MOYS	Ministry of Youth and Sport
MPEP	Microenterprise and Private Enterprise Promotion
MSME	Micro, Small and Medium Enterprise
mSTAR	Mobile Solutions Technical Assistance
MYAP	Multi-Year Assistance project
NACS	Nutrition Assessment, Counseling and Support
NCST	Nutrition Care and Support Treatment
NGO	Non-Government Organization
OHA	USAID Office of HIV/AIDS
ONA	Organizational Network Analysis
OVC	Orphans and Vulnerable Children
P3DP	Public Private Partnership Development Program
PEPFAR	President's Emergency Plan for AIDS Relief
PHFS	Partnership for HIV Free Survival
PLHIV	People Living with HIV
PLP	Practitioner Learning Program
PLWHA	People Living with HIV/AIDS
PMP	Performance Monitoring Plan
PMTCT	Preventing Mother to Child Transmission of HIV/AIDS
POS	Point-of-Sale
PMP	Performance Monitoring Plan
PPP	Public Private Partnership
PRA	Participatory Rural Appraisal
PMTCT	Prevention of Mother to Child Transmissions (of HIV/AIDS)
PWD	Persons with Disabilities
RBC	Rural Business Credit
RDMA	USAID Regional Development Mission in Asia
REST	Relief Society of Tigray
RFA	Request for Application
RNOM	Referral Network Operations Manual
RNTM	Referral Network Training Manual
ROADS	Regional Outreach Addressing AIDS through Development Strategies
RU	Research Utilization
SACCO	Savings and Credit Co-Operative
SBDC	Small Business Development Centers
SCIP	Strengthening Communities through Integrated Programming
SG	Small Grants

SLG	Savings and Loan Groups
SME	Small and Medium Enterprise
SOW	Statement of Work
SP	Social Protection
SPRING	Strengthening Partnerships, Results, and Innovations in Nutrition Globally Project
STEP-UP	Strengthening the Economic Potential of the Ultra Poor
STRIVE	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening
SWM	Solid Waste Management
TDY	Temporary Duty
TFNC	Tanzania Food and Nutrition Center
THP	The Hunger Project
TNM	Telekom Networks Malawi
TWG	Technical Working Group
ULC	United Leasing Company
USG	United States Government
VC	Value Chain
VSLA	Village Savings and Loan Association
WLSME	Women's Leadership in Small & Medium Enterprises
WOCCU	World Council of Credit Unions

---

## 1 Introduction

FIELD-Support is a Leader with Associates (LWA) Cooperative Agreement between the Office of Microenterprise and Private Enterprise Development in USAID (E3/MPEP) and FHI 360. FIELD-Support encompasses both a core **Leader** award and a mechanism for USAID Missions to issue **Associate Awards**. Since its inception, the LWA has grown to include a portfolio with a total value of nearly \$450 million, which includes both the Leader cooperative agreement (\$19.7 million), and 25 Associate Awards to date awarded over the last eight + years.

The purpose of the Leader award is to advance the frontiers of practical knowledge in relation to microfinance, microenterprise development, and sustainable rural livelihoods, working in close collaboration with the USAID/Micro-enterprise and Private Enterprise Promotion (MPEP) Office in Washington DC, USAID Missions and Operating Units, and the broader community of development practitioners. FIELD-Support Associate Awards are designed by the consortium in close collaboration with the awarding USAID Missions and Operating Units and are designed to serve USAID’s broader economic growth and microenterprise development objectives. (See Section 2.1 for updates on ongoing Leader-funded partner-implemented activities and Section 3 for brief updates on each of the current Associate Awards).

As described in Section 2 below, the Leader Award includes activities that seed innovation, demonstrate better practices, document results, and disseminate findings that advance the global state-of-the-practice. These have been in the form of Leader-funded Activities, Design/Assessments for USAID Missions and Operating Units, and Knowledge Management and Learning Dissemination activities.

*At a Glance:* Since its launch in 2005, the FIELD-Support LWA has:

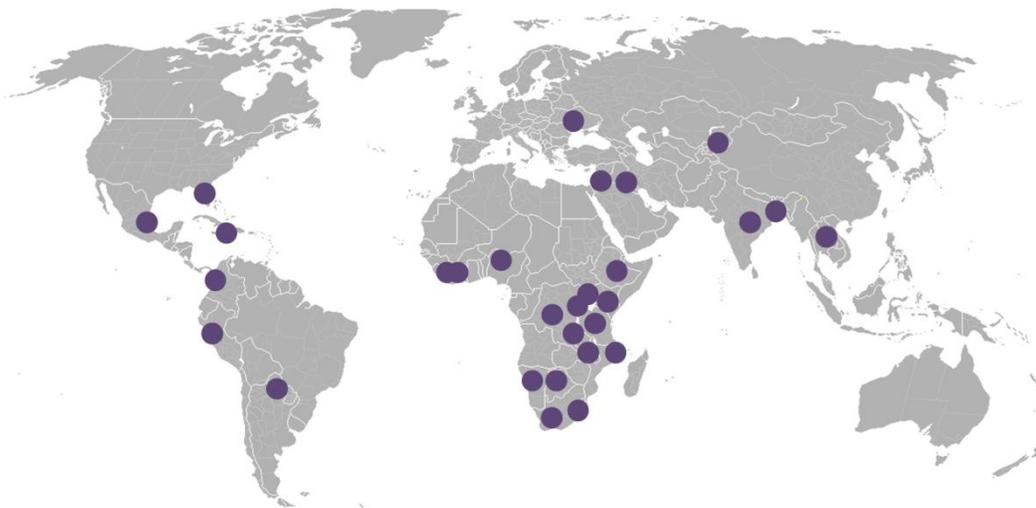
- Developed and managed nearly \$450 million in 25 Mission- and USAID Operating Unit-funded Associate Awards (AA) (see Annex A);
- Funded FIELD-Support partners to implement nearly 40 Leader-funded activities to advance USAID’s strategic objectives and explore innovative areas of microfinance and microenterprise development (See Section 2 for updates on current activities);
- Launched 10 Leader-funded assessment/assignments for USAID Missions, assisting in the review and design of future programs; and
- Established a knowledge management strategy that enhances FIELD-Support learning through internal communications and more than 200 publications and events (see Annex B).

### *FIELD-Support LWA’s Global Reach during the Last Quarter:*

The table and graphic below highlights the countries in which FIELD-Support Leader-funded and Associate Award activities have worked. Not all countries have long-term presence on the ground, and some countries are in the planning stages only. Section 2 and 3 below provides more background about the level of engagement in each country.

<i>Country</i>	<i>Activity</i>	<i>Section</i>
1. Bangladesh	AFE: Commercial Models for Selling Ag Inputs to the Very Poor iDE: Firm to Farm Finance mSTAR	2.1 C 2.1 E 3.7
2. Botswana	ASPIRES	3.1
3. Colombia	La Idea	3.3
4. Cote D’Ivoire	ASPIRES LIFT II	3.1 3.4

<i>Country</i>	<i>Activity</i>	<i>Section</i>
5. Democratic Rep of Congo	LIFT II	3.4
6. Ethiopia	IPA: Graduation Model RCT	2.1 F
7. Haiti	HIFIVE La Idea	3.2 3.3
8. India	WLSME Evaluation	2.1 D
9. Iraq	USAID- <i>Iraq</i>	3.10
10. Jordan	Jordan LENS	3.5
11. Kenya	LIFT II	3.4
12. Kyrgyzstan	WLSME Evaluation	2.1 D
13. Lesotho	LIFT II	3.4
14. Liberia	STRIVE	3.9
15. Malawi	ASPIRES LIFT II MMAF	3.1 3.4 3.6
16. Mexico	WOCCU: Women's Leadership in Credit Unions La Idea	2.1 I 3.3
17. Mozambique	ASPIRES LIFT II mSTAR STRIVE	3.1 3.4 3.7 3.9
18. Namibia	LIFT II	3.4
19. Nigeria	LIFT II	3.4
20. Paraguay	Accion: Making MFIs Disability Inclusive	2.1 A
21. Peru	WLSME Evaluation	2.1 D
22. Rwanda	ASPIRES	3.1
23. South Africa	ASPIRES	3.1
24. Tanzania	ASPIRES LIFT II	3.1 3.4
25. Thailand (RDMA)	mSTAR	3.7
26. U.S.	La Idea	3.3
27. Uganda	LIFT II	3.4
28. Ukraine	P3DP	3.8
29. Zambia	LIFT II	3.4



---

## 2 Leader Activities

The Leader staff at FHI 360 continues to lead knowledge management activities across the FIELD-Support portfolio, as described further below, and monitor progress of FIELD-Support activities, providing technical support when needed, reviewing and processing payments, and ensuring contractual and financial compliance, as well as identifying new activities and working with partner implementation teams on designing new projects. Throughout, FIELD-Support management has provided oversight for all Leader activities and Associate Awards that were implemented by the consortium members, contributing to their technical design, implementation, and monitoring quality. Other team members coordinate day-to-day communications with the consortium partners and assist with the administration of this complex contractual mechanism.

Since the beginning of the program in 2005, the FIELD-Support Leader has supported the implementation of nearly 40 Leader-funded sub-activities. The Leader Activities that are still currently being implemented are discussed in Sections 2.1 below.

### 2.1 Leader Activities

#### A. ACCION: Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable

*Period of Performance: 4/15/2013 – 1/15/2014*

##### *Background*

This activity is designing and testing tools and standards at *Fundación Paraguaya* that can be broadly disseminated for implementation at MFIs around the world. It responds to the Smart Campaign mandate and moral imperative to provide convenient and accessible financial services to populations that are currently underserved or completely excluded. The Center for Financial Inclusion at Accion, in conjunction with the Smart Campaign, is working with its founding disability inclusion implementing partner, *Fundación Paraguaya*, and technical partner Handicap International (HI) to achieve this ambitious goal and create a standard that other MFIs can emulate. ***By creating specific tools and best practices that will enable MFIs to understand the issue of non-discrimination toward their clients and staff, including persons with disability, MFIs will recognize that a diverse work force and client base is not only morally and legally the right thing to do but that a strong business case can be made for such inclusive practices.***

##### *Activities this quarter:*

The primary activities during this reporting period were the revision of the Framework for Disability Inclusion and Non-Discrimination and developing and editing the Center for Financial Inclusion (CFI) website launch page which will feature the training tools and other project deliverables. All materials developed for the purpose of this project have been completed and translated. *Fundación Paraguaya's Non-Discrimination Policy* is available on the CFI website in English and Spanish. This policy can be used as a model for other institutions to emulate as they strive to implement non-discrimination policies of their own. The **MFI Guidebook** for creating a comprehensive non-discrimination policy is ready and has been translated to English and French. Sensitivity and training materials were developed for different target groups or key actors including the **Human Resources training materials** focused on the inclusion of both employees and clients with disabilities. The materials used to **train the focal persons** can also be used to educate colleagues about disability and non-discrimination. Focal persons are in charge of conducting sensitivity training within an MFI and are the point persons for disability matters. Nine focal persons were selected at *Fundación Paraguaya*.

The Chair of the Center for Financial Inclusion Advisory Council, Brian Clancy, provided valuable feedback about the latest version of **Framework for Disability Inclusion and Non-Discrimination**, which identifies seven core areas that MFIs need to address to achieve PWD inclusion:

- Universal Design and Reasonable Accommodation
- Partnership with Disability Organizations
- Human Resources Policy, Practices
- Disability Inclusion Staff Training
- Legal Framework
- Technology-Enabled Inclusion
- Financial Capabilities

Project staff members have incorporated Brian’s edits and are awaiting additional edits and approval from the CFI’s Managing Director, Beth Rhyne, and Smart Campaign Director, Isabelle Barrés. Our end goal is have a high-quality document that will serve as a “how-to-guide” for institutions seeking to adhere to the non-discrimination principle of the Smart Campaign. After the final version of the Framework is approved internally at the CFI it will be sent to external consultants to be translated into French and Spanish.

### *Dissemination/Learning Agenda*

The activity’s Josh Goldstein and Sergio Guzman traveled to New York to participate at **the International Day of Persons with Disabilities at the United Nations Headquarters** on December 3, 2013. They respectively moderated and participated in the panel “*Key to the Future, Financial Inclusion and Opportunity for all.*”

A **non-discrimination landing page** on the CFI website is currently being developed. The landing page will feature the final project deliverables and materials, which will be available for free download. The CFI is planning a formal launch of all the PWD tools, trainings, and resources developed through the activity on the CFI and Smart Campaign websites that will take place next quarter. The launch will be featured on the CFI and Smart Campaign homepages and e-newsletters, as well as through the Microlinks and SEEP online communities.

<http://www.centerforfinancialinclusion.org/programs-a-projects/pwd/framework-for-persons-with-disabilities>

In addition, a **FIELD Brief** about the topic will be drafted next quarter.

### **B. AFE: Working with Lead Firms Handbook**

*Period of Performance: November 2010 – March 2014*

During the reporting period AFE continued implementation of its Strategic Learning Initiative to develop a handbook and training materials on how Development Organizations can collaborate with Value Chain “Lead Firms” as a means of creating sustainable impact for MSME producers they buy from or sell to.

During the reporting period AFE completed the manuscript of the handbook on how development programs can collaborate with value chain “Lead Firms” as a means of creating sustainable impact for MSME producers they buy from or sell to. The final draft of the manual was completed, reviewed by a professional editor, and submitted to FHI 360 for final formatting and dissemination which will take place during the next quarter.

## C. AFE: Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor

*Period of Performance: 5/21/2013 – 4/30/2014*

### *Background*

To ensure adequate food security for Bangladesh, the most densely populated country on earth, it is imperative to increase the agricultural productivity of landless and marginal farmers who make up over 80% of the rural population. One of the primary obstacles in achieving this increase in productivity is a lack of access to affordable agricultural inputs, primarily seed, because most agricultural inputs are sold in bulk quantities for commercial production and are of low quality, which limits the access for small-holders, particularly marginal farmers and homestead gardeners.

Over the last two years, with support from the Katalyst project in Bangladesh, AFE has been working with seed companies on a number of initiatives to address this constraint. One of the most successful facilitation activities undertaken during this time has been AFE's support to two leading private sector seed companies in Bangladesh to develop and implement business models based on the innovative adaptation, packaging, and marketing of high yielding vegetable seeds to small-scale producers in remote rural areas. To date, over 2,000,000 seed packets have been sold to approximately 450,000 farmers, 90% of which fall below the upper poverty line and 35% of whom are classified as "ultra-poor" and fall below the lower poverty line. Access to this improved quality seed has generated over \$10 million in additional cumulative income for poor and ultra-poor households in addition to increased nutritional benefits through increased consumption of nutrient-rich vegetables.

The primary objective of the proposed activity is to build upon the success of this initiative by generating, documenting, and disseminating learning about successful tools, strategies, and approaches to facilitate commercially viable access to quality and affordable inputs for poor and ultra-poor farmers through collaboration with private sector input supply companies. This will make a significant contribution to the evidence base of existing knowledge and practice for this kind of facilitation activity. The primary audience for this learning is existing USAID/Bangladesh Feed the Future programs, as well as development practitioners supporting the input supply markets worldwide. This initiative is being implemented in partnership with researchers from FHI 360.

The specific objectives of this add-on activity include:

1. Conducting a research exercise to identify: a) the social and economic impact that the seed mini-packet program has had on individual households, and; b) how the program has affected the local seed industry, at a systems level.
2. Documenting, testing, and refining the tools and approaches and tools used to facilitate access to quality seed at affordable prices.

### *Activities This Quarter*

The following activities took place during the reporting period:

- **Ethnographic Research:** During the period AFE finalized an ethnographic assessment of the vegetable seed market system in Bangladesh to answer the question: "How did the initial AFE/Katalyst support for launching mini-packets of vegetable seed affect non-participating seed companies and the local seed industry in general?" A draft report was completed which was reviewed by the FHI 360 team who provided constructive comments and feedback. This feedback was incorporated into a final report that was completed by AFE in December.
- **Business Planning Facilitation Tool:** During the period AFE finalized a Business Planning Facilitation Tool designed to help development programs facilitate business and strategic planning sessions with input supply companies interested in producing and marketing quality agricultural inputs to small-scale producers and households. The tool consists of two components: 1) a comprehensive set

of questions to use with input supply companies during planning sessions which cover topics such as the target market, competition, enabling environment, costing and pricing, and projected revenues; and 2) an associated spreadsheet that is used in conjunction with the question guide to create a multi-year profit and loss statement. The tool will be incorporated into the final activity report during the next quarter.

- **Qualitative Research with Farmers:** FHI 360 researchers continued the transcription, translation, and analysis of interviews conducted with 30 farmers (half that bought the new seed mini packages and half that did not) to assess if/how the purchase of the seed mini-packets has changed farming practices/income, as well as any household social and economic outcomes. Final results are expected in the next quarter.

### *Upcoming Next Steps*

- Review FHI 360 qualitative analysis and complete final report
- Prepare and conduct dissemination event

## **D. FHI 360: Women's Leadership in SMEs (WLSME)**

*Period of Performance: 10/1/2012 – 9/30/2014*

### *Background*

Under the FIELD-Support, FHI 360 is contributing to the evaluation of the impact of three interventions that are designed to enhance women's leadership and other business indicators in the context of small and medium enterprises. Small and medium enterprises (SME) provide an important source of employment and innovation in developing countries, playing an important role in economic growth and poverty reduction. Worldwide, women are under-represented within the SME sector. Improving the representation of women within the SME sector is important in further promoting economic growth and poverty reduction. Evidence is lacking on what type of program interventions are more likely to lead to creating more female-led SMEs and in helping women grow their businesses. Nor is there evidence on why certain interventions might succeed while others fall short. Based on this context, in 2012, USAID competitively selected three interventions designed to address specific constraints to the development of women's leadership in SMEs and committed to having the interventions' impact rigorously evaluated, part of which is being led by FHI 360.

The WLSME interventions will be carried out in three sites, implemented by three different organizations: CARE (India), GRADE/Sector 3 (Peru), and ACDI/VOCA (Kyrgyzstan). The organizations and their intervention designs were previously chosen and funded by USAID for implementation. Under the FIELD-Support Leader Award, FHI 360 is evaluating the impact of the three USAID-funded interventions. The impact evaluation will be carried out across at the three selected sites: India (CARE), Peru (GRADE/Sector 3), and Kyrgyzstan (ACDI/VOCA).

### *Activities this Quarter:*

Overall, recruitment in Kyrgyzstan and Peru continue to be slower than expected, leading to delays in the baseline. However, Kyrgyzstan's recruitment is picking up, including many women in rural areas, which increases costs for conducting baseline surveys. Kyrgyzstan plans to have all 1,125 women recruited by the end of Sept 2014. Peru anticipates having 802 women (five cohorts) recruited by the end of Sept 2014, and a total of 1,162 (7 cohorts) by April 2015.

By country:

### **India**

- All control group women (n=53) were contacted and interviewed by the local research firm SIGMA. The surveys were entered electronically and sent to FHI 360.
- Corrections necessary for online access were made to the CITI ethics course in Tamil.
- FHI 360 staff conducted a monitoring trip to India to assess study procedures and progress. Jennifer Headley traveled to Chennai and Cuddalore, India, for 4 days to meet with team members from the CARE India offices and with team members from Sigma Research and Consulting. She assessed SIGMA's data management, compliance with FHI 360 policies and ethical regulations, data quality, and discussed lessons learned from implementation. She visited the Chennai CARE office and the field office in Cuddalore to discuss necessary components of the research design in the program implementation (such as reviewing randomization procedures), receive project status updates, and ensure compliance with FHI 360 and USAID research protocols (e.g., secure locations and practices for research participant identifying information).
- A number of discrepancies between hard copy surveys and electronically entered data were found during the monitoring trip. SIGMA corrected those discrepancies found and conducted a second entry of all surveys to improve the database's quality and accuracy.
- The complete dataset for all women (n=263) was cleaned.

### **Kyrgyzstan**

- The CITI ethics course is now available online in Russian.
- Women entrepreneurs from Batch #3 (n=9) and #4 (n=9) were contacted and interviewed. At the end of December, Batch #5 (n=24) and Batch #6 (n=28) were in process.
- All electronic data for Batch #3 and #4 were entered.

### **Peru**

- No data collected this quarter due to slower-than-anticipated recruitment.

### ***Upcoming Activities***

- Claudia Martinez to conduct a monitoring trip to the Peru site in January 2014 to monitor and review COSISE's procedures, progress, and data management.
- Continue reviewing and cleaning datasets as they are sent to FHI 360.
- Baseline data for Kyrgyzstan and Peru will be collected and electronically entered soon after receiving a list of participant names from ACDI/VOCA and GRADE, respectively. M-Vector experienced higher costs than originally anticipated for reaching women in rural areas.
- Drafting a transition plan between FHI 360 and MSI for data collection of remaining baseline surveys and conducting end line surveys. (Data collection by FHI 360 will only be through August 2014.)

## **E. iDE: Firm to Farm Finance (F2F2): A Human-Centered Model for Inclusive Rural Finance**

*Period of Performance: 4/1/2013 – 2/28/2014*

### ***Background***

Bangladesh is today facing a food security crisis, as agricultural production cannot keep up with rapidly increasing demands from a rapidly growing population of 150 million. Agricultural labor is becoming increasingly scarce and the role of women and homestead producers is increasingly important to the prosperity of the household. Negative shocks, some attributed to climate change, have diminished wage labor opportunities for landless households, leading to increasing food insecurity and uncertainty about the future. Poor access to effective forms of credit is one of the key constraints to smallholders increasing their

productivity and food security in Southern Bangladesh. Although many NGOs are providing microcredit services, a lack of flexible credit services has been identified as one of the farmers' largest constraints. Rural farmers are disenfranchised from formal financial institutions because there is no infrastructure in place to collect and identify credit histories that form the basis of screening decisions. In fact, the Consumer Information Bureau only collects data from formal banks and financial institutions, as a result, any credit a smallholder accessed through NGOs or informal financing actors is unknown by other financial institutions.

Drawing on its growing thought leadership in using product innovation approaches toward the research and development of inclusive products, services and business models, under the Leader Award, International Development Enterprises (iDE) launched a new activity, through the Firm to Farm Finance ("F2F2") action research project to document, optimize, and disseminate an innovative, promising commercial model for pro-poor rural finance. This Rural Business Credit (RBC) model, which was administered by iDE and United Leasing Company (ULC) a non-bank financial institution established in 1989, has reached 3,100+ producers in its pilot year, in collaboration with the USAID-funded *Nobo Jibon* project led by Save the Children. The results of the RBC pilot were encouraging: From March 2012 through January 2013, ULC's RBC product line had disbursed a total of USD 178,541 to 3,168 borrowers cultivating 1,353 hectares.

Under the FIELD-Support Leader award, iDE will augment this activity by exploring critical research gaps that exist in delivering new capital sources to smallholders while addressing barriers to entry for women and extreme poor in rural Bangladesh. This exploration will focus on the **inclusivity**, **sustainability**, and **efficiency** of this promising model for commercial credit to the poor. In practice, F2F2 will combine a Human-Centered Design (HCD) field-research process, rigorous business case and model business plan development, and field piloting of inclusivity-oriented strategies to arrive at an "optimized" model credit model designed to deliver an optimized model to improve access to finance in USAID programs. The activity has three components:

- ***Outcome 1 ("Going Deep"): Insights from Pilot Model Captured and Documented***
- ***Outcome 2 ("Going Viral"): Optimized Lending Model with Emphasis on Inclusiveness Developed***
- ***Outcome 3 ("Going Public"): Innovative Inclusive Finance Model Promoted Worldwide***

### *Activities this Quarter*

During the last quarter, iDE completed work on two pending deliverables: a ***Feasibility Study on Improved Monitoring Through Satellite Imagery***; and a ***Follow-Up Report on the Accelerated Trial*** which were submitted to FHI 360 for review in December 2013. In addition, iDE and its partners led an in-person workshop presentation at the 2013 SEEP Annual Conference in Arlington, VA, where the team presented on ***Developing Human-Centered Firm to Farm Commercial Financing Partnerships: Balancing Design, Innovation & Implementation Capabilities for Scalable Solutions.***

### *Learning & Dissemination*

The workshop at the SEEP Conference was a key learning and dissemination event for the F2F2 activity. It provided insight in the F2F2 on two levels: First, regarding the pathway through which the Rural Business Credit (RBC) product was developed and the roles of the stakeholders involved (iDE, ULC, and later Save the Children); this aspect of the workshop drew upon the experience of Rasti Morshed, Head of Risk, ULC, Richard Rose from iDE, and Mahabub Hasan from Save the Children. Second, the workshop sought to understand the relative strengths and weaknesses of the players involved in relation to their capabilities for scalability and innovation; this took the form of an interactive session facilitated by Conor Riggs, iDE. The workshop was attended by around 50-60 participants at the conference and was well received and highly rated in the evaluations.

### *Priorities for Next Quarter:*

The priority for next quarter is to complete the final deliverables: **Toolkit for Delivering F2F2 Into Development Programs**. Building upon the learning of the F2F2 study, the toolkit will be action-oriented and provide guidance on the processes and tools for integrating F2F2 into (particularly USAID) development programs. The Toolkit will include guidance on: Financial Literacy; Engagement Strategies; CBO benchmarking and development; Research Tools; and, a Code of Conduct for engaging in PPPs.

### **F. IPA: Graduating the Poorest into Microfinance Evaluation**

*Period of Performance: 8/1/2009 – 12/31/2013*

#### *Background*

IPA is conducting a rigorous evaluation of the Ethiopia Microfinance Graduation Pilot, a holistic livelihood development program designed to move households out of extreme poverty. IPA is using a randomized controlled trial to measure the impact of the graduation pilot on livelihoods, consumption and income, and assets. The graduation pilot was implemented by the Relief Society of Tigray (REST).

The design calls for three rounds of data collection: a baseline survey, endline survey, and follow-up survey a year after program completion. IPA conducted follow-up data collection in July and August of 2013, completing the fieldwork portion of the project. This included 908 household surveys (out of 915 households at the endline) and interviewed 1,487 of the 1,533 adult surveys.

#### *Activities this Quarter:*

From September to December, IPA completed analysis of the data and writing of the final report. IPA drafted three additional pieces this quarter: an academic report on the long-term impact of the Ethiopia Graduation Pilot, a brief on the impact across four graduation pilot sites, and a policy brief on the role of graduation programs in social protection. The impact report summarizes the impact of the graduation pilot on a wide range of variables, including consumption, assets, business profits, food security, and mental health. Several statistical tools were used to improve the accuracy of the measured impact by controlling for baseline characteristics and community averages.

#### *Learning and Dissemination:*

IPA made several presentations of impact findings during the period:

- Nathanael Goldberg presented findings at a research and evaluation seminar at Women for Women International in Washington, DC in November (approximately 25 people)
- Nathanael Goldberg presented findings to the Asian Development Bank in Manila in November (approximately 30 people)
- Dean Karlan and Nathanael Goldberg presented findings at a conference for potential scalars (especially governments) of the graduation model in Latin America in Rio de Janeiro in December (approximately 50 people)
- Dean Karlan presented findings at the J-PAL@Ten conference in Cambridge, MA in December (750 people + webcast)

### **G. SEEP Network: Learning Network for Housing IGP Recipients**

*Period of Performance: 2/21/12 – 4/30/2014*

#### *Background*

In 2009, USAID awarded three new Implementation Grant Programs (IGPs) to promote housing microfinance for poor households. As a part of the program, the grantees are testing different models of financing and assisting housing improvements and micro-mortgages. The objective of these IGPs is to allow grantees to develop and implement viable business models and roll out products to a greater number of

clients, and to document and share their learning with the program and the industry. Such approaches aim to support improved standards of living as well as asset creation for poor households, while being commercially viable for microfinance institutions.

The Housing IGP Learning Network, facilitated by SEEP, is focused on ensuring high quality outcomes with respect to the learning processes of grantees along with the creation of highly relevant learning products for wide scale dissemination.

### *Activities this Quarter*

In this quarter, the focus of the IGP Learning Network was to complete project evaluations and wrap up of the project, as well as discussion on what key lessons have been learned during this process. A meeting of the representative of the three IGP Learning Network partners was held during the SEEP Annual conference week. The meeting was an opportunity to reflect on some of the results from the project evaluation and also discuss the process of finalizing the joint learning output.

While the Opportunity International (OI) and Habitat for Humanity (HFH) projects are completed and the final reports have been submitted and shared, the evaluation of the Agha Khan Development Network (AKDN) project in Afghanistan has been delayed. As this is the only project undertaking an performance of the products, it is an important section of the joint learning output and will provide information about use of the Housing Microfinance product. The evaluation is now scheduled to be completed in January 2014. While the final report of the evaluation will not be available till March, AKDN has agreed to share the preliminary report with team. This would allow the facilitators to have a draft of the joint learning paper ready by February 2014.

The facilitators also discussed the possibility of organizing a day-long workshop to share and showcase the lessons from the IGP to practitioners and other donors who are interested in the topic. SEEP has had discussion with some members as well as donors, such as Citi Microfinance, who would be interested in a learning workshop on the topic. The Workshop will be held in late March and will be an opportunity to present the learning paper, highlight achievement of each of the partners and also discuss some of the larger issues that still need to be addressed in order to promote and scale housing microfinance.

A formal request to extend the period of the learning network is being submitted to the FIELD Support team and the project activities will now be completed by April 2014.

Below is a brief update from each of the project teams:

#### **Habitat For Humanity (India):**

- The final project evaluation report was submitted in August 2013 and no new activity this quarter

#### **Opportunity International – Sinapi Aba trust, Ghana:**

- Data analysis on the land folio product has been completed but the report is not yet ready to be shared.

#### **Aga Khan Foundation – First Microfinance Bank, Afghanistan**

- The project evaluation is underway
- Preliminary report expected at the end of January and the final report is expected in March 2013

### *Learning & Dissemination*

It is expected that by the end of the activity, there will be a common learning paper that draws from the experiences for each of the projects to discuss some of the key issues and challenges. There will also be a learning workshop hosted in Washington DC in March 2014 to present the paper and the learnings of each of the IGP partners. This will present an opportunity to engage with the wider SEEP membership and others

who have an interest in the topic. In addition to lessons learned, the workshop will be an opportunity to discuss challenges and issues that organizations still face in promoting and scaling HMF.

### *Priorities for Next Quarter*

- Over the next quarter, the main goal is to obtain the information required for the joint learning products, from each of the partners and circulate a first draft of the paper.
- The focus will also be on organizing the learning workshop and ensuring that the workshop agenda is of interest to the target audience.
- The main challenge at the moment is to make sure that all the projects are able to provide the information needed, on time.

## **H. SEEP: Organizing and Mobilizing Knowledge from the FIELD-Support LWA**

*Period of Performance: 5/30/13 – 4/4/2014*

### *Background*

As FIELD-Support draws to an end, there is now an opportunity to revisit the interventions and results and analyze them using an updated thematic framework that reflects new thinking in the field of development generally, and within USAID (E3/MPEP) particularly. Therefore, the SEEP Network will work with FHI 360 to organize and mobilize knowledge generated by projects supported by FIELD-Support LWA over its lifetime. The resulting knowledge base should inform the development and design of future interventions, especially in the leading edge area of cross-sectoral efforts designed to support the poor to construct sustainable livelihoods that can improve their socioeconomic conditions. The knowledge gained will also inform ongoing and emerging efforts to foster pathways out of poverty for the poor, involve the poor in value chains that can generate sustainable incomes for them, and develop markets and market solutions that incorporate the poor.

Based on a preliminary review of the entire portfolio of FIELD-Support LWA and Leader-funded activities to date, SEEP's team of technical consultants are developing a thematic framework for analyzing the intervention and identifying the areas of impact and learning for the future. Below is a list of the themes that have been identified and are being used to organize the analysis and reflection:

- Innovations in Financial Products and Services
- Market Systems Development for Sustainability and Inclusion
- Strengthening Vulnerable Populations
- Evolution of Evidence

The analysis will be presented in the form of papers for each of the themes and will be complemented by a larger overview paper that focuses on collaboration and opportunities for collective action.

### *Activities this Quarter:*

The focus of the project so far has been to review and analyze the knowledge and experiences from the FIELD Support -LWA funded activities. Once the analysis has been completed and shared broadly, the impact of the activities will be more apparent. The intended impact is to promote deep learning about how the lessons from the interventions implemented under FIELD-Support LWA can be extracted to inform and influenced the emerging trends in economic development programming.

All of the areas of intervention supported by FIELD-Support LWA represent a tremendous opportunity for learning both in terms of the impact and outcomes that were achieved through these interventions, as well as how they have influenced the other activities or interventions in their context. At the end of the project we hope that the outputs provide some guidance on how the knowledge mobilized through this portfolio of activities can be used by staff members of USAID, development officials of host governments, and

development organizations to work more effectively together with the private sector and the vulnerable poor on existing and future projects.

Over the last quarter, the SEEP team has:

- Reviewed documentation and conducted a series of interviews to gather information related to 12 Associate Awards and 20 Leader-funded activities. The analysis was organized as per the thematic framework identified.
- Developed first drafts of reports addressing the following themes:
  - Innovations in Financial Products and Services
  - Market Systems Development for Sustainability and Inclusion
  - Economic Strengthening for Vulnerable Populations
  - Evolution of Evidence

The activity team and FHI 360 staff held two half-day meetings to discuss feedback on the first drafts of the papers. The meeting was an opportunity to review the structure and content of the drafts, as well as discuss any changes to the approach. Based on the feedback received from the FHI 360 team, the authors worked on revising their drafts and submitted the second drafts for comment and input at the end of December.

### *Priorities for Next Quarter*

The plans for the next (and final) quarter include:

- Finalizing drafts of the thematic outputs which were submitted for review and feedback to the FIELD Support LWA team by the end of the quarter
- Finalize thematic outputs and share through online platform.
- Using the content from the thematic outputs create shorter resources and tools (podcasts, presentations etc.) and disseminate via online interactive platform.
- Submit a detailed dissemination plan to the FIELD Support team. This would include in-person and virtual activities, as well identify opportunities to organize a learning meeting. The dissemination plan will also include a strategy of how the recommendations from the thematic outputs can be mainstreamed within SEEP learning communities such as STEP-UP, MaFI, etc., or support the creation of new learning community around research and evidence.

## **I. WOCCU: Why Women Are Where They Are in Credit Union Management in Mexico**

*Period of Performance: 5/30/2013 – 12/31/2013*

### *Background*

Over the last 20 years, World Council (WOCCU) has had success with the introduction of women-responsive products in credit unions. Credit Unions have reported increases in women's membership, accumulation of savings and access to loans. Credit unions have learned that it is profitable to introduce working capital, agricultural and cash management loans which provide greater flexibility in mobility, repayment periods and geographic access for women. Yet, we still do not see women rising in management or leadership positions in the same proportion as men. Women tend to stop at lower management positions, manage smaller credit unions and have more turnover than men.

The primary objective of this activity is to assess why women are where they are professionally, what the obstacles are that women face, and what the attributes are of women who are successful in rising to management and leadership in Mexican credit unions. By gaining insights into this issue, the activity will identify action steps that credit unions can take to reduce obstacles and increase women's participation in management and leadership positions.

### *Activities this Quarter:*

The primary objective of the project was to assess why women are where they are professionally, what obstacles they may face, and the attributes of women who are successful in rising to management and leadership in Mexican credit unions. By gaining insights into this issue, the activity can identify action steps that credit unions can take to reduce obstacles and increase women's participation in management and leadership positions.

With the completion of the study last quarter, four primary insights result from the interviews with 216 staff and volunteers of the 31 credit unions who participated in the study. A full report was prepared and submitted to FHI 360 for review.

- There is homogeneous participation of men and women in leadership and throughout the credit union. In other words, women and men are equivalent in number from the mid-level management through the highest decision-making positions. When considering executive management and the Board of Directors, however, there are a higher percentage of men than women at the CEO and Board Chair positions. It is also important to note that although women are well-represented in top leadership positions of smaller institutions, they are under-represented at larger credit union. The larger the credit union is, the fewer women are that hold top leadership positions.
- When evaluating the leadership potential of others in their credit union, general perceptions of both men and women about gender and leadership differ. Both believe that the genders are equally committed and competent leaders, but women tend to believe that women have lower leadership potential than men in their workplaces. Men tend to estimate the leadership potential of both men and women equally.
- Men and women have notable differences about their own leadership qualities. Women are confident about their level of competence, commitment, ability to motivate, and their overall effectiveness, but they are more skeptical about their capacity to influence others and feel that they receive less recognition and less respect from their co-workers. Men also feel competent, effective, committed, and that they have the ability to motivate, but they feel more confident with their ability to influence and they feel more respected and well-recognized for their work than women do.
- Access to leadership is perceived by neither men nor women as a gender issue. Both men and women state that they believe that both genders have equal opportunities for leadership in the credit unions, yet the data shows that there are gender differences among the leaders in top positions. Rather than viewing leadership obstacles as gender-related problems or biases, both men and women view them as "personal choices."

### *Priorities for Next Quarter*

While the activity has been completed, Accion is drafting a FIELD Brief for submission to the FIELD-Support Knowledge Series. Additionally, this study will be included in a colloquium held mid-2014 to will allow researchers, executives and other concerned parties to receive and digest the work product resulting from this study.

## **2.2 Knowledge Management and Learning Dissemination**

During the last quarter, the FIELD-Support knowledge management team continued to work across the portfolio working with the partners on the Leader activities and Associate Awards to document and disseminate key findings, lessons learned, and best practices. As discussed in previous issues, at the core of the FIELD-Support KM strategy is improving internal and external communications in order to build a reliable platform for information dissemination and exchange that will ultimately improve the state-of-the-practice of microfinance and microenterprise development. Some of the key ways the Knowledge Management (KM) component of the project is doing so are described here.

## A. FIELD-Support Monthly e-Bulletin

The KM team continues to draft and disseminate its monthly e-bulletin with brief activity updates and highlights of learning products produced through Leader activities and Associate Awards. The e-bulletin is now distributed directly via email to more than 120 FIELD-Support implementing partner representatives and over 220+ external practitioners.

FHI 360 sends two versions of the e-bulletin each month: one to a general list serve that is targeted to practitioners, which includes news and announcements about the LWA’s program activities, including Leader and Associate Awards; and one limited to the consortium member representatives, which also includes LWA specific announcements, updates on upcoming Associate Awards, and calls for concepts and proposals, as appropriate.

In the last quarter, the rate of emails that were opened each month (“open rate”) continued to increase, rising nearly 3% from October 2013 to December 2013, as shown in Figure 1. While the general list serve typically has a lower open rate than the consortium list, both have held steady over the last two years. In Q2, the KM team will explore new methods to further increase the overall open rate for the general list serve.

During this quarter, the links within the e-bulletin that are clicked on by readers (“click rate”) remained well above industry standards. While the click rate for the e-bulletin fluctuates from month to month, it continues to be several percentage points above the industry average. As you can see in Figure 2, the click rates for both versions of the FIELD-Support e-bulletin are several percentage points higher than the industry average.

Figure 1. Open rates of the e-bulletin

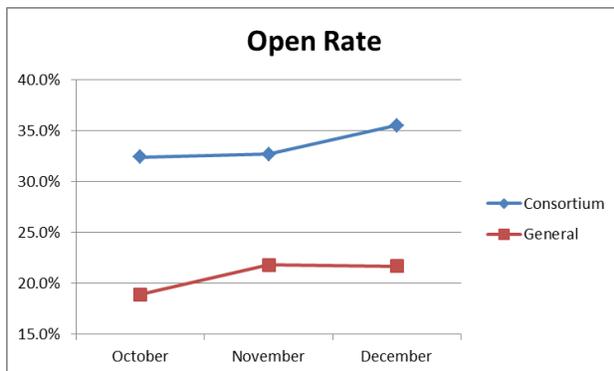
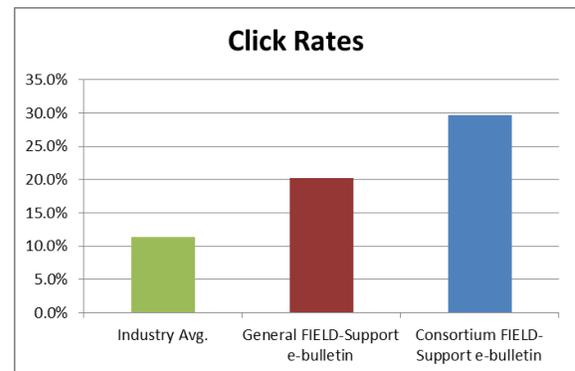


Figure 2. Click rates of the e-bulletin



Click rates also allow us to identify the most popular articles and resources from each issue of the e-bulletin. For the time period of October – December 2013, the most “clicked” articles included:

- An article about field planning activities getting underway for the ASPIRES Associate Award (<http://www.microlinks.org/library/aspires-factsheet>)
- FIELD Report No. 17: Skills for Jobs for Growth (<http://www.microlinks.org/library/field-report-no-17-skills-jobs-growth>)
- STRIVE Learning Report #2: Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE’s Afghan Secure Futures Program (<http://www.microlinks.org/library/strive-learning-report-2-leveraging-apprenticeships-reach-and-benefit-vulnerable-youth-lesso>)
- Reaching Job Seekers through Social Media in Iraq (<http://www.foras-jobs.com/>)
- LIFT II Diagnostic Tool for Household Poverty/Vulnerability Assessment (<http://theliftproject.org/assessment-of-a-diagnostic-tool-for-household-poverty-and-food-security-in-balaka-district-malawi/>)

- STRIVE Activity Brief no. 4: STRIVE Mozambique (<http://www.microlinks.org/library/strive-activity-brief-4-strive-mozambique>)

## **B. Learning Dissemination**

In coordination with USAID’s Microlinks and Agrilinks platform, FHI 360 continues its efforts to ensure that all FIELD-Support products, including reports, white papers, case studies, videos, podcasts, manuals, guidelines, success stories, etc., are centrally filed and indexed on the Microlinks platform, and then disseminated through additional channels like the Agrilinks portal, as appropriate. In line with USAID’s mandate, this process also includes that all public products comply with Section 508 to ensure that they are accessible to the visually disabled or hearing impaired.

During the last quarter, FIELD-Support issued the following new learning outputs and website updates regarding project activities:

- [STRIVE Activity Brief No. 3: STRIVE Philippines](#) summarizes the outcomes of the STRIVE project in the Philippines, which sought to improve the well-being of children and youth from vulnerable households through a market-based approach to economic strengthening in two targeted value chains (seaweed and woven products).
- [FIELD Report No. 17: Skills for Jobs for Growth: Effective Human Capital Development in a Changing World of Work](#) explores workforce development as a field of its own, encompassing education systems, economic development policies and programs, and corporations’ human resource functions.
- [STRIVE Activity Brief #4: STRIVE Mozambique](#) summarizes the outcomes of the STRIVE project in Mozambique, which examined the effects of participation in village savings and loan (VSL) groups and rotating shared labor schemes on household food security and child nutrition.
- [FIELD Report No. 19: Assessment of Remittances in Honduras](#) explores the role of remittances along Honduras’ *Corredor Seco* (“Dry Corridor”), a geographic region in Western and Southern Honduras stretching from Guatemala to Nicaragua along the El Salvador border.
- [Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE’s Afghan Secure Futures Program](#) summarizes the outcomes of the Afghan Secure Futures Program, which focused on improving the lives of boys living in Kabul and working as apprentices in the construction sector.
- [Assessment of a Diagnostic Tool for Household Poverty and Food Security in Balaka District, Malawi](#) summarize the findings of a study LIFT conducted in Balaka District, Malawi to assess the utility of a diagnostic tool to help service providers make efficient, effective, and appropriate referrals.
- [HIFIVE Success Story: Expanding Financial Services to Smallholder Farmers and Entrepreneurs in Rural Haiti](#) documents the story of an entrepreneur in rural Haiti who was able to obtain a loan and subsequently saw his income increase when the credit union *Caisse Populaire Fraternité* (CPF) opened a new branch in Plaine-du-Nord, Haiti with financial help from the USAID-funded HIFIVE project.
- [HIFIVE Success Story: Agro-Ecological Finance: A Win-Win for Thiote, Haiti](#) describes how the Cooperative of Planters of Coffee from the District of Belle-Anse-Thiote (COOPCAB) in rural Haiti were able to improve their exports both in quantity and quality after receiving a loan that was made possible by a grant from the HIFIVE project
- [Bringing Competitors Together for Financial Inclusion](#) is a success story from the Mobile Money Accelerator Project (MMAP) that explains how MMAP brings together mobile network operators, financial institutions, government regulators, and international donors with the common goal of increasing the uptake and usage of mobile financial services in Malawi.
- [mSTAR Bangladesh workshop report](#) provides information on the participants, schedule, activities, achievements, and more.

- [mSTAR Digest](#) contains updates to the mSTAR community on: i) mSTAR project activities; ii) partner news; and iii) upcoming opportunities.
- [mSTAR Activity Profile for Bangladesh](#) describes activities under the mSTAR Bangladesh project.
- [Iraq Foras](#) factsheet was updated to reflect additional funding and changes to program objectives
- [ASPIRES factsheet](#) explaining the objectives of the program was uploaded.
- [Resources from the “Mobiles! What Have We Learned? Where Are We Going?” conference](#) hosted by mSTAR, including video and blogs postings about the conference.

In addition, FIELD-Support was represented at a few major events during the last quarter that supported FIELD-Support mandate for broad-based dissemination in support of learning:

- **Systems Thinking Training for International Development** (October/November 2013): Workforce Multiplier project, a new Associate Award under the FIELD-Support LWA, organized an eight-day training course in Systems Thinking for USAID staff. During the final session, participants met with Dr. Tjip Walker, of USAID’s Bureau for Policy, Planning, and Learning, who discussed the relevance of USAID’s recent draft policy document, “[Local Systems: A Framework for Supporting Sustained Development](#).”
- **ICT4Ag International Conference in Kigali, Rwanda** (November 4-8, 2014): The ICT4Ag International Conference focused on the future of ICTs for agriculture. FHI 360’s Josh Woodard, technical manager on mSTAR, presented a session on low-cost video technologies. The session showcased successful methodologies that were developed by FHI 360 during the Fostering Agriculture Competitiveness Employing Information and Communication Technologies (FACET) project. During the conference Josh was [interviewed](#) about his session.
- **2013 SEEP Annual Conference** (November 4-7, 2013): The FIELD-Support LWA team and partner organizations presented at multiple sessions at the conference.
  - **Pre-Conference Training on Integrating Very Poor Producers into Value Chains:** Margie Brand and Dan Norell from FIELD-Support partner organization World Vision co-facilitated a pre-conference training on the [Integrating Very Poor Producers Into Value Chains Field Guide](#). The purpose of this technical training session was to provide workshop participants tools to disseminate the Field Guide to field staff. The Field Guide provides a suite of tools for facilitating linkages for producers with suppliers and buyers.
  - **Data Without Damage: Re-examining How We Investigate the Financial Lives of the Poor:** Dr. Greg Guest of FHI 360 participated in a panel on the challenges of conducting rigorous research and evaluation in the context of disadvantaged populations.
  - **Application & Learning from Household Poverty and Food Security Measurement Tools:** Meaghan Murphy of FHI 360’s Livelihoods & Food Security (LIFT II) project, an Associate Award under FIELD-Support LWA, co-presented a session that showcased a range of valuable and practical tools for assessing household poverty status, vulnerability, and food security.
  - **Firm to Farm Finance: Human-Centered Partnerships and Product Offerings:** Richard Rose and F. Conor Riggs from FIELD-Support partner organization iDE presented a session on Firm to Farm Finance: Human-Centered Partnerships and Product Offerings. Drawing on the findings of the recent FIELD Support-LWA-supported Firm to Farm Finance research project implemented by iDE, the workshop



discussed how Human-Centered Design has contributed to stronger partnerships and greater impacts.

- **Designing and Measuring Programs for Child-Level Results: Lessons from STRIVE:** The STRIVE project hosted a lunch panel presentation and discussion about the process of designing and implementing economic strengthening projects for child well-being. The STRIVE team presented project activities and M&E/IE findings. The post-presentation discussion and Q&A was led by USAID's Jason Wolfe.
- **Systemic Thinking in M&E of Inclusive Markets: Lessons from Kenya and Reflections towards a Research Agenda:** [Monitoring and measuring change in market systems—rethinking the current paradigm—](#), a SEEP publication developed with support from the FIELD-Support LWA, proposes seven principles for the design and management of M&E frameworks to improve our understanding of how market systems work and respond to our interventions. Drawing on a case-study examining the use of these principles in the context of the Kenya Market Assistance Program (K-MAP), participants at this session discussed the concrete implications of systemic thinking in M&E for their work and proposed ideas for a research agenda to improve M&E of inclusive market development programs.
- **Brown bag presentation at USAID hosted by the USAID Displaced Children and Orphans Fund (DCOF)** (November 8th): Laveto Akoi-Forkpah, Chief of Party for the Agriculture for Children's Empowerment (ACE) project implemented by ACDI/VOCA in Liberia under STRIVE presented an overview of project activities to a donor and practitioner audience at USAID. The presentation offered a retrospective look at project activities, successes and challenges.
- **Mobile Money 101 Workshop** (November 12): The mSTAR Bangladesh project team hosted a half-day [workshop on mobile money](#) for USAID implementing partners in Bangladesh. Aatur Rahman, Team Lead for mSTAR/Bangladesh, provided an overview of mobile money in Bangladesh and how to utilize mobile money in the design of development projects. bKash Limited and DBBL Mobile Banking, the two market leaders of mobile financial services in Bangladesh, presented on the mobile money services and products they offer, the benefits of these products, and future capacity building initiatives they will support related to these services. Finally, two organizations currently using mobile money in development projects, Dnet and URC, discussed their experience overall, touching upon successes, challenges, and overall impact of mobile money interventions.
- **La Idea Final Event** (December 2013): La Idea welcomed sixteen finalists to Miami, Florida for a week-long course of intensive training and the final round of the [La Idea Business Pitch Competition](#), which was hosted by La Idea partner VentureHive. During the week, the finalists worked on their final pitch, receiving feedback and training from pitch experts and mentors on topics such as marketing, sales growth, communications, and financing. Three partnerships were selected to receive grants, but every finalist will receive support for their business moving forward, through mentoring from a distinguished professional or support services specific to the business' needs.
- **Low-Cost Video for Ag Development Twitter Chat** (December 17, 2013): Agrilinks hosted a Twitter chat on low-cost video for agriculture development that examined the use of low-cost video to promote agricultural development, food security, and nutrition. The chat featured experts from Digital Green, Feed the Future KDAD Project, One Media Player per Teacher, and FHI 360's Josh Woodard, all of whom are using video as a tool for agricultural extension and development. The experts shared their experiences and lessons learned with integrating low-cost video and fielded questions from the audience on ways low-cost video can benefit them.

---

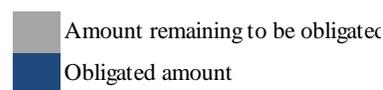
### 3 Associate Awards

As mentioned, FIELD-Support management provides senior-level oversight for all of the Associate Awards that are implemented by the consortium members, contributing to their technical design and implementation, and ensuring quality. Team members coordinate day-to-day with the Core and Resource organizations and assist with the administration of this complex contractual mechanism.

During the last quarter, the FIELD-Support now includes **11 current Associate Awards**. The following section provides brief highlights of major accomplishments in each Associate Award this quarter.

*Associate Awards at a Glance:*

	FY2014				FY2015				FY2016				FY2017				FY2018			
Activity	Q1	Q2	Q3	Q4																
FIELD-Support Leader																				
STRIVE																				
HIFIVE																				
P3DP																				
mSTAR																				
Malawi MMAP																				
La IDEA																				
LENS																				
USAID <i>Foras</i>																				
LIFT II																				
ASPIRES																				
Multiplier																				



### 3.1 *ASPIRES: Accelerating Strategies for Practical Innovation & Research in Economic Strengthening*

*Period of Performance: August 2013 – August 2018*

#### *Background*

Poverty and social vulnerability increase the risk of contracting HIV/AIDS for individuals, and HIV/AIDS itself can perpetuate a cycle of poverty. But the effects of the disease reach beyond the individuals infected, increasing economic vulnerability and heightening exposure to health risks for their children and households as well. This can be especially true for girls, who face even higher levels of vulnerability. Traditional economic strengthening (ES) programs, such as microfinance and workforce training, effectively target the economically-active general population, but they do not adequately serve the distinct needs of vulnerable children and other highly at-risk populations at the household level. What is needed are specialized interventions to strengthen household economic stability and promote better health outcomes for these populations.

With the support of USAID and PEPFAR, FHI 360 has assembled a consortium of leading organizations and experts to address the needs of such populations under the Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (ASPIRES) project. The primary goal of the project is to support gender-sensitive programming, research, and learning to improve the economic security of highly vulnerable individuals, families and children infected or affected by HIV/AIDS, as well as key populations at high risk of acquiring HIV. ASPIRES will focus on efficient provision of technical assistance (TA) to scale up high-quality interventions in the areas of consumption support, money management, and income

promotion. The project will also focus on design and implementation of rigorous research to evaluate programs and inform a new understanding of best practices in ES.

**Hallmarks of the ASPIRES approach include:**

- Using current evidence and state-of-the-art approaches to promote scalable, high-quality programming.
- Carrying out research science to expand the evidence base and promote innovation.
- Building the capacity of national stakeholders to implement evidence-based programming as well as to monitor and evaluate programs.
- Coordinating with other donors, local and national governments, and global partners.
- Integrating an explicit gender perspective in research, tools, policy and standards recommendations, and technical assistance.

***Activities this Quarter:***

A substantial portion of time during this quarter was spent completing start-up tasks, in particular revisions to the Year 1 Work Plan which continues to evolve as discussions with different USAID Missions advance. The most substantive achievement under HOP funding was the completion of the desk review and report on vulnerability assessment methods, carried out under the OVC TWG commitment and intended to lay a foundation for Q2 research in Cote d'Ivoire. COP-related achievements in the quarter included the project's first field visit, to Mozambique, and subsequent planning for the portfolio review to take place in that country in Q2 FY2014. We also advanced substantially the planning of activities in Cote d'Ivoire, and closed the quarter with a field visit to Malawi for collaboration with the Centers for Disease Control (CDC) on the research and pilot slated to take place there later in FY2014.

**a) Activities Supported by Core/ Headquarters Operational Plan (HOP) Funds:**

***Gender Technical Working Group (TWG): Research/pilot of integrated social empowerment & savings-led microfinance.*** Due to the limited availability of several key USAID staff to provide initial input needed for the project, the planned research and pilot remained on hold through Q1 FY2014. It restarted early in Q2 and will proceed from the point. All aspects of the project remain under discussion.

***HIV Prevention for Key Populations TWG: Research into economic management strategies of female sex workers.*** The HIV Prevention for Key Populations Technical Working Group intends to support research on the economic lives of female sex workers to determine what financial services may help this population, particularly as related to improved health outcomes. Like the Gender TWG activity, this activity remained on hold for much of Q1 FY2014, awaiting key inputs from USAID staff. That initial input and a subsequent "green light" were received in December. The first step in the plan is a literature review to determine what experiences in economic outreach to female sex workers already exist and what is known about the financial strategies/needs of this population. The review began in December and will continue in Q2, with planning for the research to commence in that same quarter.

***PMTCT TWG: The Economic Dimensions of Preventing Mother to Child Transmission of HIV/AIDS (PMTCT).*** This activity remained on hold through Q1 FY2014, awaiting key initial inputs from members of the PMTCT TWG at USAID. Said inputs were received early in Q2 FY2014 and will be covered in the next Quarterly Report.

***OVC TWG: OVC-related activities with a global reach, includes Technical Guidance, HES Research Dialogues, and OVC Training Series. Technical Guidance:*** A major goal of the OVC Team commitment is to provide a means for developing technical guidance that ASPIRES and its stakeholders can employ globally in advancing project aims relevant to children and vulnerable populations. The goal applies particularly to promoting the implementation of activities with an established base of evidence and best practices—as opposed to taking less-documented approaches “off the shelf” and employing or encouraging

them. Under the OVC commitment, we are advancing this goal with comprehensive desk reviews that explore particular technical topics thoroughly, examining all reliable evidence and then producing polished and accessible materials for dissemination or project use within ASPIRES.

The following five technical guidance topics were under development in Q1 FY2014:

1. **Understanding/enacting vulnerability assessments:** When are vulnerability assessments best used? What range of approaches has been developed? What approaches have shown the most promising results? What sorts of tools/manuals exist or can be developed to guide such assessments? The ASPIRES team drew upon its internal staff resources to advance substantially on this activity in Q1 FY2014. We completed a methodological review of vulnerability assessments and drafted a technical report on these findings, submitted to USAID for feedback before the end of the quarter. The work completed in the quarter will feed directly into the planning for the vulnerability assessment work in Cote d'Ivoire beginning in Q2 FY2014. We also will follow in Q2 by spinning off shorter, more accessible technical documents (e.g. technical briefs) for dissemination to ASPIRES partners and stakeholders.
2. **Best practices in community-based savings-led microfinance for youth/vulnerable children:** This topic was drafted into an RFA that was issued to the ASPIRES consortium before the end of the quarter. Work will begin towards the end of Q2 FY2014 after the selection and contracting of the subawardee is completed.
3. **Best practices in institutional savings-led microfinance for youth/vulnerable children:** This topic was drafted into an RFA that was issued to the ASPIRES consortium before the end of the quarter. Work will begin towards the end of Q2 FY2014 after the selection and contracting of the subawardee is completed.
4. **“Savings groups plus:”** This topic was delegated to the Research Utilization (RU) division within FHI 360. RU began its work before the end of the quarter, which included allocation of an appropriate team to lead the work, and drafting/submission of an initial deliverable plan. RU’s approach to the topic will center on an online toolkit, featuring both reposted and original synthesis materials to help define best practices for “savings group plus.” Exploratory work on the toolkit begins in Q2 FY2014.
5. **The State of Microinsurance:** This topic was drafted into an RFA that was issued to the ASPIRES consortium before the end of the quarter. Work will begin towards the end of Q2 FY2014 after the selection and contracting of the subawardee is completed.

**HES Research Dialogues.** In addition to the five technical guidance topics above, ASPIRES is bringing together a diverse group of researchers and research in the area of household economic strengthening (HES) by supporting a variety of key opportunities for exchange and knowledge mobilization, currently known as “HES Research Dialogues.” The activities supported under this topic, including desk reviews, production of a newsletter, and organization of a researcher workshop, were drafted into an RFA that was issued to the ASPIRES consortium before the end of the quarter. Work will begin towards the end of Q2 FY 2014 after the selection and contracting of the subawardee is completed.

**OVC Training Series.** Under the OVC commitment, ASPIRES will support a series of OVC-focused trainings for interested USAID Missions and their partners, with the goal of improving and disseminating economic-strengthening interventions appropriate to orphans and vulnerable children. Work under this activity will include assessing training needs among USAID Missions, assessing and cataloguing existing trainings, developing at least two original trainings, and implementing at least two trainings. This activity will be drafted into an RFA that will be issued to the ASPIRES consortium. Work on the RFA began Q1 FY2014, with issuance of the RFA and selection of the subawardee to follow in Q2 FY2014.

## **b) Activities Supported by Country Operating Plan (COP) Funds**

### ***Mozambique: Needs assessment/portfolio review***

Mozambique was selected as the first site of field activities, based on the USAID mission's early commitment to ASPIRES. The first activity planned there is a combined portfolio review and Social Protection review/training for USAID and key government stakeholders. As ASPIRES' first field visit, Michael Ferguson and David Myhre traveled to Mozambique in October on a planning visit for these activities. Accomplishments on the trip included a series of in-person meetings with key USAID and partner staff, and visits to program sites in several provinces for initial assessment observations.

After the initial visit, work on the Mozambican project continued through the quarter. For the portfolio review, key accomplishments included: 1) finalizing the assessment plan; 2) drafting an RFA and selecting a lead consultant; 3) drafting a second RFA and selecting an in-country field team; 4) drafting tools and training materials for the fieldwork; 5) completing FHI 360's Institutional Review Board process; and 6) completing background research that will help inform the project's final report. Fieldwork for the assessment begins in the second half of January.

For the Social Protection review/training, the major accomplishment was the drafting and issuance of the RFA to the ASPIRES consortium for a subaward to carry out the work. It was the first such RFA issued to the consortium, and the selection was made before the close of the quarter. The lead partner will be EPRI, a South African research institute with deep experience in Social Protection. Negotiations over the subaward and contract to EPRI were incomplete by the end of the quarter, mostly because we lacked some details on the level of in-kind contribution to the training by Mozambican government stakeholders.

#### ***Cote d'Ivoire: Vulnerability assessment***

The first field activity in Cote d'Ivoire is expected to be an economic vulnerability assessment commencing by the end of Q2 FY2014. The methodological review carried out under the OVC TWG buy-in and described above laid the groundwork for this activity.

**Pilot activity for ES with sex workers:** Another project requested for Cote d'Ivoire is a pilot/evaluation of integrated outreach services for commercial sex workers (CSWs). This project will build upon the findings of research into the financial lives of CSWs supported by the Gender TWG; as such, pilot planning will likely begin in the latter half of FY2014.

However, a related activity that drew considerable attention in Q1 FY2014 grew from the mission's request that ASPIRES provide core clinical services to CSWs in Cote d'Ivoire as a precursor to any economic development pilot. To this end, ASPIRES liaised extensively with the FHI 360 global health team based in Cote d'Ivoire, which eventually produced an initial proposal for provision of clinical service to CSWs in the requested areas. In December FY2013, however, ASPIRES was informed that the mission had elected to pursue another course, choosing an existing partner to handle the clinical outreach rather than ASPIRES/FHI 360. This decision closed ASPIRES' involvement in this area.

#### ***Malawi: Pilot and evaluation on integrating ANC/PMTCT services with Savings Groups***

The Malawi buy-in and project continued to evolve through Q1 FY2014, eventually taking shape toward the end of the quarter as a pilot and evaluation with the following stated goal: "To facilitate more intentional and effective integration among OVC, PMTCT, and pediatric care and treatment activities through leveraging existing HIV-services in MNCH settings and community-based social support models through provision of an integrated package of services (C+) to improve health and developmental outcomes of mother-infant pairs."

USAID initially presented the project to ASPIRES as an equal collaboration between ASPIRES (as the USAID vehicle) and the CDC in Malawi. ASPIRES was then invited to a preliminary meeting in Lilongwe in mid-December, with the following agenda set by USAID and CDC hosts: 1) to facilitate the dialogue between the CDC, USAID, and ASPIRES; and 2) to move forward on some initial decisions regarding the shape and delivery of the intervention, and the design of the program's evaluation.

COP Michael Ferguson traveled to Lilongwe in mid-December and represented ASPIRES at this meeting as planned. In the end, the meeting ran short on time and failed to produce a consensus on most basic issues for the activity, including: 1) the nature of the intervention and who will design it; 2) the preferred methods and design for the evaluation; and 3) how the joint management of both aspects of the project will be handled. As of the close of Q1 FY2013, discussions on these matters continued between USAID and CDC officials; ASPIRES continues to await clarification of its role and the project's next steps.

#### *Additional COP Funds*

The following three USAID Missions and associated projects were discussed as concepts in Q4 FY2013 but remained inactive through Q1 FY2014. None have advanced beyond concept stage as of the close of the quarter, though they remain in the portfolio:

- **Tanzania**
  - Evaluating Social Protection (SP) programming for vulnerable children and young mothers
  - Evaluating the ES portfolio for vulnerable populations
- **Botswana**
  - Evaluation of SG programs
  - Cost assessment
- **Rwanda**
  - Evaluation of ES programs
  - In addition, in the quarter, the project was made aware of another USAID mission with a stated intention to buy into ASPIRES for a specific project, as follows:
- **South Africa**
  - Technical assistance and research to address the educational and professional development of youth transitioning from OVC status to adulthood
  - Identify and assess mechanisms to leverage social protection to promote better outcomes for orphans and vulnerable children and other vulnerable populations, especially youth



### **3.2 *HIFIVE Haiti Integrated Finance for Value Chains and Enterprises (Haiti)*** *Period of Performance: June 2009 – May 2014*

#### ***Background***

Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE) completed its first phase from 2009 to 2012 and received a two year extension until 2014 to continue its work to further develop the country's financial services sector to promote employment generation, support expanded agricultural activities,

improve livelihoods, boost the economy, and expand financial inclusion. Although several of its objectives were completed during the first phase, HIFIVE's revised objectives for the final two years focus on two key elements of HIFIVE's work:

**Objective 1:** Support rural and agricultural value chain access to credit and to other financial products and services in United States Government (USG) assisted corridors.

**Objective 2:** Support increased use of Information and Communication Technology (ICT), primarily mobile money.

The core of the program is the **HIFIVE Catalyst Fund (HCF)**, a \$22.5 million grant pool to increase financial services in rural and agricultural zones. These targeted grants promote innovation and experimentation in development of technology solutions, capacity building, financial services and products, and risk mitigation. Following the January 12, 2010 earthquake, HIFIVE also has responded by prioritizing those areas that were mostly heavily affected, and initiating activities to help damaged businesses get back on their feet and restart the Haitian economy.

Selected highlights from Q1 of FY 2014 are presented below.

***Objective 1: Support Rural and Agricultural Value Chain Access to Credit and to Other Financial Products and Services in USG Assisted Corridors***

***KEY RESULTS***

- 32 financial institutions newly engaged in value chain finance (+2, Q1 of 2014)
- 91 new credit products addressing the needs of a variety of value chains (+8)
- 511,247 rural clients of reporting MFIs (+19,782)
- 47,162 agricultural loans disbursed by HIFIVE partners (+3,817) representing a current volume of \$21,468,731 of agricultural credit portfolio (14% increase in value of agricultural loans since Q4 of FY 13)
- 1,362,729 clients at USG-assisted microfinance institutions (+36,286)

HIFIVE focuses on creating sustainable agricultural credit programs based on key elements, including:

- Local solutions for promising value chains, developed by local financial institutions (FIs) who understand them;
- High quality financial institutions as grantees, with capable management and a commitment to the sustainability of their agricultural credit programs;
- Development and use of appropriate methodologies for product design and credit analysis;
- Products adapted to identified value chain needs; and
- Collaboration between the grantee FIs and key value chain participants, including growers associations, agricultural cooperatives, and producers groups.

The development of sustainable financial products and services to meet the needs of Haiti's rural and agricultural populations and MSMEs requires the existence of a robust microfinance sector whose institutions have the capacity to design, implement and manage a broad array of financial products and services. HIFIVE provides support to individual institutions and networks contributing to the vitality of the sector. It also supports market information activities, including the annual census of the microfinance sector (a supply-side study) and mapping of financial points of services to help inform planning and evolution for the sector.

HIFIVE activities have had a dramatic impact on the availability of financial products and services in rural areas.

- 52 of the HIFIVE Catalyst Fund’s (HCF) 88 grants directly contribute to this objective, whether by providing support for the development of new products and services needed in rural areas, the expansion of services to these areas, the opening of new points of services (POS), or through providing support to ICT improvements that will facilitate expansion to rural areas.
- The results of the Haiti Mobile Money Initiative (HMMI), a partnership between USAID and the Bill & Melinda Gates Foundation, also contribute to this objective, via the development of mobile money services and its agent network providing alternative means of accessing financial services and additional penetration/expanded POS into rural zones through their agent networks.
- There is continuing improvement in the expansion of points of service and penetration in rural zones: of the 384 traditional POS provided by HIFIVE reporting partners, 64% or 244 are in rural zones and provincial towns.

During Q1 of FY14, the HIFIVE project launched nine grants under Objective 1:

Institution	Project Name	Total Estimated Cost	Grant starting date	Institution HQ Commune	In or Out of the USG Corridor	Type of Institution
<b>KEY INDICATORS</b>						
CPF	Credit Rural	USD 359,560.00	28-Oct-13	Cap Haitien	Yes	Caisse populaire
MCN	Support to agricultural lending and credit in Gonaives	USD 104,299.50	24-Oct-13	Port-Au-Prince	Yes	MFI
CPAM	Stockage Commercialisation de cereales	USD 225,709.38	28-Oct-13	Mont-Organise	Yes	Caisse Populaire
<b>24 Financial institutions adapting ICT tools to increase access to financial services (+3)</b> <b>33 ICT tools introduced to increase access to financial services (+4)</b> <b>Active mobile money agents: 374</b> <b>Total number of transactions: 9,337,363 (+231,357)</b> <b>Active mobile money clients: 51,653 (+1,269)</b>						
SOGESOL	Tablets and mobile technology to agricultural credit officers	USD 278,247.00	24-Oct-13	Port-Au-Prince	Yes	MFI
GTIH	Agricultural Credit in Saint-Raphael (Fruit Production)	USD 196,122.50	31-Oct-13	Cap Haitien	Yes	MFI
SOCOLAVIM	Projet d'Interconnexion des Comptoirs (PIC)	USD 130,031.50	31-Oct-13	Saint Marc	Yes	Caisse Populaire
MOCECF	Financement de la commercialisation de produits agricoles	USD 193,125.00	4-Nov-13	Fermathe	Yes	Caisse Populaire
SOGESOL	Plateforme mobile des micros et petits sur le territoire national	USD 237,586.80	4-Nov-13	Port-Au-Prince	Yes	MFI
KPTAT	Ouverture de Nouvelles Surcursalles	USD 232,678.25	29-Jan-14	Ferrier	Yes	Caisse Populaire

### Objective 2: Support Increased Use of ICT, Primarily Mobile Money

**Haiti Mobile Money Initiative:** During the first quarter, HIFIVE/HMMI held a number of key outreach events and meetings as well as continuing its work with individual potential users to help them define their needs and to facilitate their discussions with Digicel. The following is a list of HMMI outreach activities conducted by the HIFIVE team:

- October 17, 2013 – HMMI sponsored a Digicel TchoTcho Mobile outreach event during the Special Olympics event Dessalines Day in Gonaives.
- October 17, 2013 – HMMI contributed to the sponsorship of Le Levier’s annual International Day of Credit Unions event with this year’s theme centered on financial technology solutions.
- October 25-27, 2013 – HMMI sponsored Digicel TchoTcho Mobile agent recruitment in Aux Cayes.
- November 1, 2013 – HMMI sponsored TchoTcho Mobile outreach event in Gonaives.
- November 3-5, 2013 – HMMI sponsored TchoTcho mobile outreach events in Port-de-Paix, Jean Rabel, and St. Louis du Nord.
- November 16-18, 2013 – HMMI sponsored TchoTcho Mobile outreach events in Cap Haitian, Hinche and Mirabalais.

- December 4, 2013 – Claude Clodomir and Bea Louis participated in Pathfinder’s partners meeting, during which an introduction to HIFIVE and more specifically mobile money activities under HIFIVE/HMMI were presented.

**Financial And Economic Opportunities Trade Fair:** The HIFIVE project held the *Foire D’Opportunité* or Financial and Economic Opportunities Trade Fair in the northern corridor of Haiti on December 5-6, 2013. The two-day event attracted a wide range of agricultural entrepreneurs and professionals representing the financial sector, Central Bank, and Ministry of Agriculture. The valuable contribution of participants helped to increase the availability of information on funding mechanisms and instruments for entrepreneurs, as well as to unveil a vast array of untapped opportunities in the region to financial institutions.

The fair highlighted several factors that need to work together for the effective development of agricultural value chains in Haiti: 1) informed entrepreneurs 2) proactive agricultural policy from the government of Haiti; and 3) availability of financial products and services tailored to specific crops and production cycles. After speakers presented on these and other topics, the presentations were followed by more detailed panel discussions.

While extensive progress has been made by MFIs and credit unions in agricultural microfinance, as reported by HIFIVE, a number of challenges still exist, particularly related to accessing larger loans from banks. The major themes of the fair included:

- **Misperception of the banking system according to the Professional Association of Banks (APB):** Maxime D. Charles, President of APB, from the outset challenged the public misperception that the banking system refuses to extend credit to a broader clientele outside of Port-Au-Prince. He highlighted Central Bank statistics that gross bank credit more than doubled from 30.9 million HTG in September 2010 to 63.3 million HTG in September 2013, which represents an increase of 105%. Mr. Charles concluded that access to credit is expanding beyond Port-Au-Prince despite the various obstacles faced by the banks.
- **Concentration of financial services:** In his presentation, Mr. Pierre Andre Angelus of the Central Bank shared the following statistics in reference to the “chronic” concentration of the credit market:
  - The three largest banks hold 70% of credit granted in the country;
  - The top 100 borrowers receive 50% of total credit granted in the banking system;
  - The 100 largest borrowers represent only 0.5% of the banked population;
  - For a population of 10 million inhabitants, there are only 100,000 active borrowers and two million deposit accounts in the banking system. These statistics highlight the weakness of financial intermediation in Haiti.
- **The weaknesses of the national economy:** Fritz Jean, ex-governor of Haiti’s Central Bank, who also served as the event moderator, argued that a low-income economy, as is the case for Haiti, cannot generate sufficient savings to meet the needs of economic recovery. The comparison between the 4 branches of Scotiabank in Haiti and its 65 branches in neighboring Dominican Republic reflects this difference between the two economies.
- **Legal constraints:** Maxime Charles argued that the banking system must be serviced by a functioning legal system. The bank must be able to carry mortgages without legal impediments. In addition, he emphasized that the banking laws dating from the 1950s cannot accommodate innovation in banking and the modernization of the system. As an example, he highlighted the Haitian Rural Code, which prohibits taking rural property as collateral for loans. This legal provision imposes major constraints for banks and agricultural entrepreneurs.

- **High transaction costs:** The economist Nesmy Manigat revealed that the high costs associated with taking loans have discouraged most qualified borrowers from working with financial institutions. Registering a mortgage and paying notary fees and taxes represent a minimum of 15% of the loan amount.

**Additional highlights of extraordinary results of HIFIVE over the past four years include:**

- 32 financial institutions newly engaged in value chain finance
- 47,162 microenterprises receiving value chain finance
- 91 new value chain solutions introduced
- 384 traditional points of financial services available from reporting institutions;
- 511,247 rural clients of partner FIs (182% increase from baseline)
- \$100,949,691 in savings deposits (200% increase from baseline)
- \$21,468,731 in agricultural loans (286% increase from baseline)

**HIFIVE Catalyst Fund (HCF) Results:**

HIFIVE effectively uses the HCF to implement activities contributing to its strategic objectives. HCF has 88 grants that have been contracted, with a total estimated cost of \$21.4 million, of which \$17.7 million has been disbursed. These grants have been used to support a large variety of activities that contribute to HIFIVE objectives:

- 46 grants directly support value chain finance and rural expansion of financial services
- 15 grants support ICT improvements, either as the primary activity or as a supporting activity. Such grants improve MFI capacity to manage their portfolio and client base, and thus to expand financial inclusion/client outreach
- 8 grants supporting HMMI technology implementation for financial inclusion objectives
- 7 MFI earthquake recovery and stabilization grants
- 5 grants supporting market information development
- Others: risk mitigation (2); capacity building (5)
- 17 grant proposals in the pipeline, valued at \$3.9 million (grants in pipeline do not represent committed contracts and not all grants in pipeline are guaranteed to be approved by HIFIVE Grants Voting Committee)

**Priorities for Next Quarter:**

**Agriculture:** Following the success of the *Foire D'Opportunité* or Financial and Economic Opportunities trade fair held in Cap Haitien in December 2013, the USAID Haiti Mission recommended that the HIFIVE project hold a similar economic forum in the USAID focus corridor of Saint-Marc. The fair will be held on February 20-21 and will include the communes of Cabaret, Archaie, Grande Saline and Saint-Marc. The event intends to engage key economic industry leaders and financial institutions in discussions about current bottlenecks and imbalances within the financial market in the region. HIFIVE is organizing this event in collaboration USAID FTF WEST, USAID Lead, Socolavim, SOGEBBANK, UNIBANK, ROOTS Capital, the hospitality sector and all of the major value chain associations and agricultural entrepreneurs in the region.

**Knowledge Management:** World Council and FHI 360 plan to carry out a joint knowledge management trip to capture lessons related to HIFIVE's approach to increasing access to rural and agricultural finance. HIFIVE results will be shared, highlighting the approaches that led to achieving results. Site visits will be made to HIFIVE key financial and value chain partners throughout the country. Findings will be shared widely with the development community.

**HMMI:** Work with NGOs to develop applications for mobile money platforms for payments is ongoing. HIFIVE will focus on the development of mobile payment solutions for Feed the Future North (FTF North) and the Services de Santé de Qualité pour Haïti (SSQH) project partner Pathfinder International.

### **3.3 *La Idea (Latin America)***

*Period of Performance: October 2012 – September 2015*

#### ***Background:***

The **Latin American Idea Partnership (La Idea)** is a platform that connects entrepreneurs within the Latin American diaspora to each other and to resources that will help them cultivate and grow innovative businesses and startups that will generate employment and economic growth throughout the Americas. La Idea is comprised of three core activities: Bilingual, customized networking and business advising events across the U.S.; a pitch competition promoting partnerships between entrepreneurs in the United States and Latin America; and an online platform providing free, easy-to-access materials, and connections to local and regional organizations.

#### ***Highlights from Last Quarter:***

The last quarter was a culminating quarter for La Idea. The activity announced the 60 semifinalists of the La Idea Business Pitch Competition on October 9<sup>th</sup>, held two semifinalist events and continued with its digital outreach and engagement to promote the participants of the La Idea Business Pitch Competition. On November 19, when the La Idea semifinal rounds concluded, 55 businesses had pitched their business ideas before a panel of expert judges with a total of 16 partnerships advancing to the La Idea Finale Showcase.

The La Idea Business Pitch Competition semi-final events highlighted the power of collaboration between businesses in the U.S. and Latin America that create jobs, contribute to social development, and serve as role models and examples for the Latin American diaspora. Up to 60 semi-finalists were selected to showcase their business ideas at one of the two live pitch events we hosted – New York (Nov. 14-15) and Bogota, Colombia (Nov. 18-19).

On Day 1 of the events mentors were paired with semi-final businesses to coach and assist the business in identifying their strengths and weaknesses based on their area of expertise and covered the following topics: marketing, social media, international trade, finance and asset management, strategic partnerships, technology, and entrepreneurship. Day 1 also featured a diaspora panel discussion. The panel was informational in nature and was an opportunity for the semi-finalists to hear from successful entrepreneurs and individuals that work with the Diaspora business communities. The idea was to celebrate the accomplishments of Diaspora entrepreneurs.

The panel sought to answer the following questions:

- What makes them successful?
- How has your work contributed to helping Diaspora communities?
- What opportunities or programs are available for these businesses?
- How can these businesses leverage Diaspora networks to reach a wider consumer base or the technical assistance they need to grow their businesses?
- What lessons have you learned along the way?
- What is your Diaspora story?

On Day 2 of the semi-final event, each business had a total of 5 minutes to pitch their business. Businesses were split up between existing businesses and new ventures. Once the business presented, judges had 3-4 minutes to ask questions of the partnerships and another 2-3 minutes between pitches to record their scores. Scores were tallied by Accion staff and results were announced at the end of the pitch competition.

Of the 60 semifinalists, 34 pitched in **New York**, 19 pitched in **Bogota** and 5 that withdrew from the competition. The 55 businesses who pitched their business ideas on were competing for advancement to the finalist round in Miami in December.

**New York:** There were 34 U.S.-Latin America Partnerships pitching at the New York event. The event was held in English. The 34 companies were split up in two rooms: new ventures and existing businesses. There were up to eight judges per room. Each panel listened to up to 18 businesses during the three-hour block on Friday, November 15, 2013 between 9am and noon. The La Idea team extended over 75 invitations to the New York event and was able to secure 26 mentors representing 17 companies and 14 judges.

The La Idea Team leveraged its relationship with Accion International, Count Me In (Nell Merlino) and other organizations to secure the participation of the following individuals:

- Diana Taylor, Managing Director, Wolfensohn & Company
- Amy Butte, Trustee, Fidelity Investments
- Alexandra Galindez, Vice President of Multicultural Marketing, Prudential Financial
- Beatriz Helena Ramos, Founder & Director, Dancing Diablo New York – Caracas
- Barbara Lucas, Partner, Luness Partners, LLC
- Elianne Ramos, Principal and CEO of Speak Hispanic Marketing and the Vice-Chair of Marketing and Public Relations for Latinos in Social Media (LATISM)
- Honorable John Heimann, Founding Chairman, Financial Stability Institute and Former U.S. Comptroller of the Currency
- James Covington, Executive Vice President Wealth Group and Manhattan Market President of Capital One Bank
- Joseph Hill, Managing Director and Head of Legal Compliance for Latin America and Iberia, BlackRock
- Lisa Rasp-Chalkan, Managing Vice President, Loan Administration, Commercial Banking, Capital One Bank
- Nancy Kuenstner, Executive of the New York Office of Law Debenture Corporation PLC
- Obie McKenzie, Senior Executive at BlackRock
- Philippa Girling, Managing Vice President, Commercial Bank Business Risk Office, Capital One
- Victoria J.H. Elenowitz, Chair, Yale Entrepreneurial Institute Advisory Council; Managing Director, Golden Seeds, NY; Chairman, Bespoke Global
- Jay Garcia, CFO , Altura Capital Group

**Bogota:** There were 19 U.S.-Latin America Partnerships pitching at the Bogoto event. The event was held in Spanish. The 19 companies were also split up in two rooms: new ventures and existing businesses, with up to eight judges per room. Each panel listened to up to 18 businesses during the three-hour block on Tuesday, November 19, 2013 between 9am and noon.

The La Idea Team extended 78 invitations to the Bogota event and was able to secure 17 mentors and 8 judges. The La Idea Team leveraged its relationship with Accion International, IDB and other organizations to secure the participation of the following individuals:

- Esteban A. Altschul, Chief Operating Officer, Accion International
- Gustavo Arnavat, United States Executive Director to the
- Inter-American Development Bank
- Alexander Orr, Economics Officer, US Embassy in Bogota
- Claudio Higuera, Gerente General, Cooperativa Emprender
- Diego Guzman, Senior Vice President and Regional Head, Latin America,
- Accion
- Alan Colmenares, Managing Partner and Program Director, Socialatom

- Ventures
- Juan Roldán, CoFounder, Chief Technology Officer, Mentez
- Kaushal Sheth, Partner and Director of Technology, Sophos Solutions
- Angela Maria Paredes, Head of Credit and Risk Management, Latin American Regional Manager, Saville Finance Group
- Sandra Castro, *Analista Senior de Riesgo y Portafolio*, Saville Finance Group
- Daniel Arango Angel, National Director of Micro, Small and Medium Enterprises, Ministry of Commerce, Industry and Tourism

### *Final Event:*

On December 13, 2013, the La Idea Business Pitch Competition for Latin American/U.S. business partnerships announced the winners at a Final Business Showcase in Miami, Florida. Business partnerships that reached the Final Showcase hail from across Latin America: Chile, Colombia, Costa Rica, Ecuador, Guatemala, Mexico, and Peru. The overall winner was **Natural Sins, a Costa Rican company that produces all-natural fruit snacks**. The winner in the start-up category was **Agronometrics, a Chilean company providing a subscription-based intelligence platform for agricultural wholesale market information**. The winner in the existing business category was **Kahai, a Colombian company that harvests and produces a range of products from the nuts of the Cacay tree**.

The event took place at Venture Hive Entrepreneurship Hub, 1010 NE 2nd Ave, in Downtown Miami, FL where grants and prizes were awarded by a panel of experts to all 16 entrepreneurs to help them strengthen their partnerships and achieve their business goals. Preceding the Final Showcase, the finalists spent a week at Venture Hive refining their business strategies during a five-day BoomCamp—an intensive mentor, peer, and business advisory training program.

### *Outreach Highlights from the Last Quarter:*

In addition to maintaining the activity’s web presence, social media outlets, and YouTube channel, highlights from last quarter included:

**La Idea Webinar Series – La Idea en Accion Virtual:** To help continue engaging the growing La Idea community, Accion coordinated a series of webinars. Webinars were primarily promoted via the La Idea Facebook community page and were mentioned in monthly newsletters and e-blasts to roadshow partners and La Idea community members (roadshow attendees). Topics were based on the topics requested by roadshow attendees in exit surveys. With the hope of fostering a knowledge exchange between entrepreneurs, two of the presenters selected were entrepreneurs. The majority of participants were internationally based.

- October 7: *Conectando su Empresa al Mundo* (Connecting your Business to the World) was led by Carla Gonzalez, Small Business Development Center Global
- October 21: *Las Básicas del Seguro para Emprendedores Internacionales* (Insurance Basics for International Business Owners) was led by Lilita D. Avina

**Fundraising:** In Q4, Accion continued to leverage its network of corporate sponsors and friends to pursue sponsorship of La Idea. The fundraising conversations included support for the incentive prize package, the finale award package, the venue for the New York semi-finalist event, and general sponsorship to cover travel expenses and event logistics in Bogota and New York. Besides the prize package, Accion has been able to secure the following from its partners:

- Goodwin Procter, Accion’s pro-bono legal consultant, donated their event spaces for the New York semi-finalist event. Their event space is located in the New York Times Building.
- Accion International in Bogota assisted La Idea in coordinating the Bogota semi Final event
- Capital One provided a \$10,000 grant to cover travel and lodging for the New York semi-finalist event.
- Dell provided five tablets to be used at the semi-final event

### **The La Idea Business Pitch Competition Award Package**

Accion was able to secure business support services valued at over \$100,000. These services will be in addition to the grant awards USAID will provide the winners of the competition. The La Idea Business Pitch Competition Award Package includes:

- A grant award of up to \$50,000 for the winner from USAID;
- International media coverage provided by Univision, the largest Spanish-language media network;
- Pro-bono legal consultation from leading U.S. law firm Goodwin Procter LLP;
- Financial management and growth analysis consultation from banking leader Capital One;
- A free .CO domain registration for 12 months plus a year of co-working office space at the new headquarters of .CO, the domain name of choice for innovators and entrepreneurs around the world;
- a Branding strategy session and/or logo design consultation from Matiz Architecture & Design (MAD)
- A one year subscription to the NCR SilverT cloud-based point-of-sale (POS) solution including an iPad register from the global leader in consumer transaction technologies, NCR Corporation; and
- Website development and webhosting for 12 months from leading diversity technology firm Starfish\*Global.
- One featured blog on Dell's Center for Entrepreneurs and a technology consultation with global technology leader, Dell.

#### *Priorities for Next Quarter:*

**Maintaining the La Idea Online Community:** The La Idea online community was significantly grown during the fourth quarter. The La Idea Facebook was a great medium for communicating with La Idea Business Pitch Competition applicants. There was also an increase in the engagement between community members. Twitter helped La Idea team to connect to the semi-finalists and finalists of the competition. Both Twitter and Facebook helped increase the visibility of the La Idea Initiative and they were the two main sources of traffic to laidea.us and to the webinar registration website laideaenaccionvirtual.eventbrite.com

**Promoting the Stories of the La Idea Semi Finalists:** The La Idea team is working on telling the stories of the 60 semi-finalists. Our team has been working with the semi-finalists to capture the essence of their business partnership, how their business was established and how La Idea has contributed to their success.

### **3.4 LIFT II: Livelihoods and Food Security Technical Assistance II**

*Period of Performance: August 2013 – July 2018*

#### *Background*

In recent years, the President's Emergency Plan for AIDS Relief (PEPFAR) has demonstrated great leadership in integrating economic strengthening (ES) into the continuum of HIV care and support as well as HIV-prevention programming. Globally, the incidence of new HIV infections continues to decline, and antiretroviral therapy (ART) has become more widely available, prolonging life for people living with HIV (PLHIV) and greatly decreasing AIDS-related mortality. The advancement in ART provision has had powerful positive impacts on extending and improving the quality of life for PLHIV, but at the same time has created more pressures for governments and communities with already scarce resources to provide ongoing care and support. More work remains to address the impact of the continuing pandemic on people's livelihoods and food security, especially in countries with both high HIV prevalence and high rates of malnutrition. Particularly in Africa, PLHIV face a constant challenge in their pursuit of food, nutritional and economic security. Therefore, LIFT II will continue to foster a systemic and market-driven approach that connects PLHIV to economic strengthening, livelihoods and food security (ES/L/FS) services at the community level, in order to improve their overall food, nutritional and economic security and strengthen adherence and retention in care.

The **Livelihoods and Food Security Technical Assistance II (LIFT II) project** will strengthen and expand activities initiated under LIFT I by systematically linking nutrition assessment, counseling and support (NACS) clients with community services in new contexts and in at least 13 countries over the life of the project (LOP). To fulfill its technical assistance (TA) mandate, LIFT II is specifically designed to provide evidence-based, gender-sensitive programming to improve household ES/L/FS support as a component of a continuum of nutrition and health care and support for vulnerable individuals and families. In order to achieve this goal, LIFT II provides TA to meet four key objectives:

- Improved access to ES/L/FS services for clinical health and NACS clients and families, through referrals and community support services
- Strengthened community services that provide ES/L/FS support as a component of a continuum of care for families
- Expanded evidence base for ES/L/FS programming impacts on health and nutrition, particularly with regard to retention in care, replicability, implementation at scale, cost-effectiveness and sustainability
- Provision of global technical leadership and strategic support to improve the quality of ES/L/FS programs and activities that support PEPFAR, Global Health Initiative (GHI) and Feed the Future (FtF) investments

### *Highlights from Last Quarter:*

In the previous quarter, the LIFT II team had many accomplishments that included the increased documentation of the rollout procedure, increased collaboration with other global projects and implementation of the LIFT model in new contexts.

The global interest for increasing integration of services across health and economic spheres requires the development of processes describing how to refer clients between these services. Given that this is a new process, limited documentation and tools exists for practitioners. In the last quarter, the LIFT II team began addressing this gap by developing two documents: 1) Referral Network Operations Manual, and 2) Referral Network Training Manual. The documents will guide our own roll out of the LIFT II model as well as provide structure to this process for other practitioners. Both documents are being field tested during the roll-out at LIFT II learning sites and will be made available for practitioners upon revisions. Additionally this report includes a description of LIFT II's report on the development and adaptations of a diagnostic tool for household poverty and food security. The team's vision of integrated services recognizes the need for concise, effective and adaptable tools to facilitate appropriate services for those who are challenged by varying levels of poverty and hunger.

In the last quarter, collaboration between the LIFT II team and other programs has also fostered learning and increased LIFT II's visibility as a leader. The combined presentation between the Uganda Community Connector project and the LIFT II team at the OHA Quarterly Nutrition Collaborative Meeting is one example of this level of collaboration. The LIFT II team is building upon this collaboration to finalize a technical note to capture the learning involved by identifying new ideas and an action plan to improve NACS.

The LIFT II team is most excited about the in-country progress made during the last quarter. As described below, diagnostic tools were validated and simplified, stakeholder meetings were conducted and organizational network analysis (ONA) processes were administered and shortened in several countries as the first steps toward establishing referral networks. In Namibia, the team critically examined the data captured by the diagnostic tool and explored ways to streamline its administration reducing the tools from five in Malawi to three which were tested there and reduced to two tools in DRC (see Annex 5). In Lesotho, economic strengthening (ES) trainings were developed and administered at the request of local government, and the knowledge gained by participants was directly applied to their working context through a field visit

to Mohale's Hoek where participants discussed the role of cash transfers in the promotion of immunization for children under five.

The LIFT II team is exploring new opportunities to expand the reach of the project both within existing countries as well as into additional countries that can be added to our country portfolio. LIFT II is also looking at ways to collaborate with other projects both within FHI 360's global portfolio (i.e., Roads to a Healthy Future [ROADS]) and other implementing partners' programs such as DAI's IMARISHA in Tanzania or MSH's Building Local Capacity (BLC) in Lesotho.

Highlights of major accomplishments last quarter include:

#### *Global Technical Support:*

- **Develop global database template for rollout:** In November, LIFT II developed templates for databases that will contain referral network data. In December, LIFT II developed draft Referral Network Operations Manual (RNOM) and a Referral Network Training Manual (RNTM) for use by service providers who are participating in LIFT II-facilitated referral networks. Both manuals complement the global database template and are intended to provide practical examples of how the template can be expanded into complete program guidance in different LIFT II countries.
- **Develop inventory of tools around key ES/L/FS interventions and practices:** LIFT I created a robust library of resources related to the various technical aspects of the project, including ES, HIV and AIDS, food security, agriculture, gender, livelihoods, nutrition, microfinance, and M&E, as well as how these areas intersect. This collection of resources served as a foundation upon which LIFT I developed other knowledge management tools such as the ES4VP learning hub which features 190 tools and resources that can be filtered by region, topic, community of practice or date. During this quarter LIFT II presented the inventory of tools to practitioners who committed to provide additional feedback through Carrie Miller (Catholic Relief Services) and Janice Stallard (Banyan Global), who have been appointed as key members of the STEP UP group to provide feedback on the tools and expand the inventory.
- **Enhance ES4VP learning hub:** LIFT II continued its collaboration with SEEP's STEP UP working group around the ES4VP Learning Hub (developed under LIFT I) to enhance sharing of resources and advance learning around approaches that link economic strengthening with the other types of support needed by vulnerable populations. In conjunction with the SEEP 2013 Annual Conference in November, LIFT II and SEEP facilitated a three-hour session at the STEP UP working group meeting to present the ES4VP site and solicit feedback. The feedback was positive and resulted in volunteer commitments from at least nine STEP UP members to contribute resources and content for the site, as well as to facilitate webinars. Based on the meeting, LIFT II is negotiating a follow-on sub-grant for SEEP to support LIFT II during the second phase of the site. Phase II will focus on: (i) upgrading site functionality and navigation; (ii) engaging STEP UP volunteers to contribute content and resources to upgrade content, evidence base and library; (iii) building a stronger evidence base in support of multi-sectoral approaches linked to relevant content throughout the site; (iv) presenting the LIFT II model as one of three principle multi-sectoral approaches to supporting vulnerable populations; (v) implementing activities to attract new stakeholders and increasing current stakeholder engagement; and (vi) facilitating a series of virtual meetings/webinars structured around a framework for analyzing the three models and distilling essential elements of multi-sectoral approaches.
- **Develop standards of practice for ES/L/FS multi-sectoral approaches:** During the STEP UP working group meeting in November 2013, LIFT II noticed an upsurge of interest on the side of international development practitioners to develop standards of practice for multi-sectoral development, specifically around increasing the documentation and learning opportunities. Consensus is starting to emerge on prevailing approaches to economic strengthening for poorer households, and the ES4VP team has begun identifying and articulating many areas of best (or at least better) practices. Moving forward the STEP UP group members will be holding a series of practitioner webinar discussions to further consensus on what constitutes standards of practice for ES/L/FS multi-sectoral

approaches. These discussions will be documented and refined by the project to identify and articulate these areas of convergence.

***Country-focused activities and outreach:***

- ***Democratic Republic of Congo:*** In this quarter, LIFT II continued the role out of its model for linking clinical and community health services to community ES/L/FS services in the two LIFT II learning sites in Kinshasa province. Furthermore, USAID began discussions with LIFT II regarding expansion of LIFT II, FANTA and ASSIST to additional sites in the Lubumbashi province. LIFT II conducted a TDY to DRC October 14-23 with the objectives of drafting the 2014 LIFT II/DRC work plan, furthering stakeholder engagement, orienting LIFT II implementing partner CARE, and preparing for the LIFT II stakeholder workshops. LIFT II also further deepened its collaboration with core PEPFAR partners FANTA and ASSIST during this quarter.
- ***Malawi:*** Activities in Malawi continued based on the momentum built under LIFT I. Initial activities during the start-up phase included the testing of the DT and continued engagement with both the Balaka Civil Society Organization Network (BCSON) and key local government officials in Balaka, notably the Director of Planning and Development. LIFT II also participates in the Malawi Nutrition Care, Support, and Treatment (NCST, Malawi's version of NACS) collaborative with the USAID-funded ASSIST and FANTA projects. As a member of this collaborative, LIFT II works closely with these projects on the implementation of NCST within Balaka District. The NCST collaborative produces monthly reports to update USAID/Malawi on progress and notable joint project efforts.
- ***Nigeria:*** At the request of USAID/Nigeria a call was held in October to continue discussions on LIFT II programming activities and follow up on the upcoming joint LIFT II/FANTA TDY. Initially scheduled for November, the TDY was postponed into 2014 at the request of the Mission. During the next quarter LIFT II will continue to liaise with FANTA to identify an appropriate time for the upcoming TDY for the Mission's consideration.
- ***Tanzania:*** LIFT II conducted a technical assistance trip to Dar es Salaam September 28-October 5 to follow up with key collaboration partners, inform LIFT II work plan development, coordinate start-up plans with FHI 360 staff, and engage on technical next steps from the rapid appraisal conducted in July 2013 under LIFT I. Priorities of this TDY were to finalize the focus region and early learning sites for LIFT II and to adapt, operationalize and roll out the project's approach to facilitating linkages through NACS. LIFT II met with USAID/Tanzania, Tanzania Food and Nutrition Center (TFNC) affiliated with the Government of Tanzania, FANTA and DAI's IMARISHA project. Key results included the choice of Iringa district and three existing NACS sites as early learning opportunities for LIFT II.
- ***Namibia:*** LIFT II successfully conducted an ONA in the project's two sites in order to understand existing ES/L/FS services in the selected catchment areas and how NACS clients can be effectively referred to these services. LIFT II also field tested the rapid poverty and food security diagnostic tool developed under LIFT I, which included the Progress out of Poverty Index (PPI), Household Hunger Scale (HHS), and the Household Dietary Diversity Score (HDDS). The draft guide on Namibian Government ES/L/FS services developed under LIFT I was also finalized through a vetting process by key government stakeholders. The final document will be disseminated through low-cost channels in the next reporting period and can be used by referral network members as an additional tool for referrals of NACS clients.
- ***Zambia:*** LIFT II participated in the Kitwe NACS Acceleration Strategic Planning Meeting in October to 1) provide an orientation for government, donor and implementing partner stakeholders on LIFT II's objectives and technical assistance approach (including coordination with FANTA and ASSIST) and share experiences in other countries with potential applications in Zambia; 2) advocate for strong clinic-to-community linkages and a more complete continuum of care as part of the NACS model in Kitwe; 3) understand USAID/Zambia's priorities and expectations for LIFT II support; and 4) support work plan development and target setting with the NACS Acceleration partners in Kitwe. LIFT II's presentation highlighted the need to understand household poverty and food security characteristics in

order to appropriately match them with available services and presented tools and approaches that could be adapted to meet the needs and context in Zambia.

- **Lesotho:** Upon requests from the Ministry of Social Development (MOSD) and the BLC project LIFT II carried out two trainings around HES in Lesotho: “HES 101 for Orphans and Vulnerable Populations” to an audience of 15 MOSD leaders from across the 10 districts in Lesotho and “HES for Vulnerable Populations Guidance” given to an audience of nine participants from seven community based organizations (CBOs) from Mohale’s Hoek and Thaba-Tseka, two of the three NACS districts. During the remainder of FY14, LIFT II will support the development of ES/L/FS best practices at the national level with MOSD and the Ministry of Health (MOH) as well as the adaptation of its tools (including guidance and use) by BLC, NACS partners, and local service providers in Mohale’s Hoek to strengthen and systematize clinic to community linkages. In the next quarter LIFT II expects to finalize its situational analysis in Lesotho and move ahead with the implementation of an ONA.



Participants gather in Mohale’s Hoek for a three-day HES training conducted by LIFT II in November 2013.

- **Mozambique:** USAID/Mozambique has provided excellent community-based nutrition and agriculture programming in recent years through the Multi-Year Assistance Project (MYAP) and Strengthening Communities through Integrated Programming (SCIP). After significant progress in improving clinical services and community services the Mission has expressed interest to prioritize the clinic-to-community linkage to maximize local collaboration and provide another means of ensuring programmatic and service delivery gains made through MYAP and SCIP are preserved. In addition, there has been an expression of need for flexible, low-cost tools and mobile technologies that can be quickly rolled out to link partners (health facilities, mobile health brigades, community care coalitions, etc.) in meaningful ways.
- **Cote D’Ivoire:** LIFT II is prepared to customize and operationalize the LIFT II model and associated tools to the Ivorian context to support and strengthen the capacity of health and social service providers to refer NACS clients to community-based ES/L/FS services in Côte d’Ivoire. LIFT II will support the creation and formalization of clinic-to-community cross-sectoral service networks and referral systems. LIFT II programming complements work being completed in country through FANTA and ASPIRES and would emphasize local collaboration and partnership.
- **Uganda:** LIFT II can support the mission through developing clinic-to-community linkages through flexible, low-cost tools and mobile technologies. Through LIFT II’s existing partnership with SPRING, the project is uniquely positioned to connect service providers—clinical and community-based—who have been receiving SPRING support in the Southwest region of Uganda. These connections should serve to create and formalize a service network in the area to ensure that service providers have more meaningful partnerships and that their clients receive optimal services, especially through follow-up for graduates of nutrition programs provided by NuLife and SPRING.
- **Ethiopia, Haiti, Kenya:** LIFT II will continue to assess opportunities for further engagement with the Ethiopian, Haitian and Kenyan Mission.

#### **Learning and Knowledge Management:**

- **Cash Transfers Technical Note:** The past fifteen years have seen governments in both middle and low income countries invest one to two percent of their gross domestic products in cash transfers, and today more than one billion vulnerable people have received cash transfers. This approach to development assistance has caused the field to rethink traditional ways of delivering development

assistance. This LIFT II technical note summarizes the emerging evidence base on cash transfers. The note highlights how transfers have contributed to break intergenerational poverty and redistribute wealth as well as their impact on humanitarian assistance efforts and situations of chronic food insecurity. The technical note explores the specific mechanisms associated with cash transfers; including cash for food and cash for work, and their impact on human capital development, health and nutritional status. LIFT intends to develop two more technical notes with guidance on the operationalization and monitoring and evaluation of cash transfers over the next quarter.

- **Guidance document on creating referral networks to promote linkages from clinic to ES/L/FS services:** Building on the literature review and technical brief entitled “Designing Effective Clinic-to-Community Referral Systems”, in this quarter LIFT II developed a tool “Roadmap for a Referral System Linking Clinic-Based NACS and Community-Based ES/L/FS Services.” This tool provides a framework for planning and implementation of referral networks in the context of LIFT II’s objectives and integrates the best practices related to the design and implementation of clinic-to-community referral systems that were identified and documented in the previous technical brief. To supplement the “Roadmap”, LIFT II also developed a referrals network costing tool which outlines the costs associated with establishing or expanding referral systems that link NACS clients with ES/L/FS services. LIFT II developed “Guidance for Sustainability of Referral Networks”, which utilizes a sustainability framework to highlight key areas of sustainability that are relevant to LIFT II’s referral model and provides internal guidance on approaches that LIFT II (and eventually other stakeholders) can use to maximize the technical, programmatic, social and financial sustainability of supported referral networks.
- **The LIFT 2 Website:** LIFT II continued to utilize the project website, [www.theliftproject.org](http://www.theliftproject.org), as a channel for sharing project updates through the [Notes from the Field](#) blog as well as technical resources, presentations and publications. Key project resources posted to the website this quarter include “[Designing Effective Clinic-to-Community Referral Systems](#)”, a literature review and technical brief; an [assessment report](#) on the utility of LIFT II’s diagnostic tool test in Balaka, Malawi; and the “[Economic Strengthening for Vulnerable Children Resource Guide](#)”. Additionally, in December the project instituted a bi-weekly website update email to further promote the site and share activity updates to a broader audience.

Some additional highlights are listed below:

- Developed and shared concept notes around **potential LIFT II support activities** to six USAID Missions: Côte d’Ivoire, the Democratic Republic of the Congo (DRC), Lesotho, Mozambique, Uganda and Zambia.
- Examined existing literature and consulted experts on **best practices around referral mechanisms** to increase the sustainability of any LIFT II referral systems.
- Investigated the feasibility of **mobile versus traditional (paper-based) referral data collection** procedures for organizations in LIFT II networks.
- Developed **costing and pricing systems** and tools to capture the related costs of LIFT II implementation through the accounting system. Systems and tools were evaluated and approved by FHI 360’s economist, Richard Homan, who will be conducting cost analysis.
- Supported learning and awareness activities with **Uganda Community Connector** and USAID/Washington on the innovative use of Collaborating, Learning and Adapting (CLA) and an integrated community based model for addressing nutrition and livelihoods.
- Participated in the **Partnership for HIV-Free Survival (PHFS)** Eastern Regional Meeting in Kampala, Uganda and Southern Regional Meeting in Maputo, Mozambique.
- Participated in a PHFS meeting in Washington that clarified standards for collecting data on mother-baby pairs.
- Contributed to the Food and Nutrition Technical Assistance III (FANTA)’s NACS Guidance, focusing on **Nutrition Support** (Module 4), which mirrors the LIFT II model including linkages between ES/L/FS and NACS.

- Organized **Cross-Sectoral Referrals and Program Linkages** session at the 2013 CORE Group Fall Meeting.
- Organized and co-presented Application & Learning from **Household Poverty and Food Security Measurement Tools** workshop session at SEEP's 2013 Annual Conference.
- Presented the Economic Strengthening for Vulnerable Populations (ES4VP) site at the Strengthening the Economic Potential of the Ultra Poor (STEP UP) working group meeting held in Washington, which generated widespread support from several practitioner organizations who will assist in the development of this learning hub.
- LIFT II Year 1 Work Plan finalized, reviewed, and approved.
- Performance Monitoring Plan (PMP) finalized, and reviewed approved.
- Filled key staff positions: Technical Director Dominick Shattuck, Regional Advisor Henry Swira, Leland Fellow Zach Andersson, and LIFT II/DRC Country Representative Raymond Chubaka.

### **3.5 LENS: Local Enterprise Support Activity (Jordan)**

*Period of Performance: December 2013 – November 2018*

#### **Background**

The USAID Jordan Local Enterprise Support activity (LENS) is a \$49.5 million, five-year project that will assist micro and small enterprises (MSEs) to grow their businesses and create job opportunities, while developing an inclusive enabling environment for economic development in selected municipalities. Its primary components include:

**Support to MSEs**, particularly among underserved populations, will promote their ability to:

- Identify and capitalize on business opportunities.
- Recognize and meet market demand.
- Contribute to more inclusive networks.
- Benefit from economic growth.

**Local Economic Development (LED)** initiatives will:

- Increase clarity in the institutional, legal and financial aspects of municipal governance.
- Improve municipal government capacity to promote economic growth.
- Enable municipal leadership to effectively pursue development plans.

To ensure the achievement of LENS goals, the activity is organized to work in the following two components:

#### **1) Promote growth and job creation among Micro and Small Enterprises (MSEs)**

- **MSE Policy** – supporting a conducive policy environment that facilitates the ability of micro and small firms to produce, transport, market, and sell efficiently and at competitive cost.
- **MSE Competitiveness** – driving activities based on end market demand and concrete economic opportunities to strengthen horizontal and vertical linkages between firms, while improving the ability of stakeholders to implement investments.
- **MSE Access to Finance** – enhancing MSE access to a wide variety of financial products and services tailored to their needs, through increased provision of products and services by financial service providers and improved MSE awareness of them.

Through consultation within selected municipalities and an understanding of opportunities and constraints, LENS will engage in sectors with emerging, or high, growth potential. Sectors may include tourism, food distribution, retail, logistics and transportation.

## 2) **Build the capacity of local governments to develop and implement competitiveness strategies that result in economic growth and increased investment**

- **National Policy** – improving policies, regulations, and administrative procedures to strengthen the ability of municipalities to facilitate the growth of micro and small enterprises.
- **Local Government Planning** – strengthening capacity of local government leaders to implement economic development initiatives, through streamlined communications with national government actors, clearer lines of authority, and improved abilities to value and market the assets and investment opportunities in their municipalities.

The LENS approach will combine rapid implementation of initiatives that build trust with local partners and municipalities with the establishment of an evidence-base to set the stage for long term, sustainable change.

LENS will also include a **\$10 million grant fund** that will:

- Promote innovative activities.
- Encourage new institutional collaborations.
- Strengthen business service providers and local industry/trade associations.
- Foster entrepreneurship.
- Enhance local businesses ability to participate in mature value chains.

The activity will immediately begin operations in East Amman and throughout Year 1 will expand into underserved municipalities within Irbid, Zarqa and Tafleh. The program may identify additional Governorates and municipalities to receive support by the end of this first phase. LENS will seek to leverage activities across the USAID portfolio and with other donors sharing similar development objectives. The LENS team brings expertise in implementing pilot projects for near term demonstration effects and long term scale-up, establishing effective dialogue and engagement with local partners, and the tailoring of international best practices to the local context. Through a commitment to Collaboration, Learning, and Adapting, LENS will continuously review performance, assess impact, and revise course as necessary.

LENS was awarded in mid-December 2013 so there are no major reports for the last quarter.

### **3.6 *MMAP: Mobile Money Accelerator Program (Malawi)***

*Period of Performance: October 2012 – May 2015*

#### ***Background***

As part of the USAID Forward initiative, the USAID Mobile Solutions team is working with nine Missions including USAID/Malawi to develop distinct mobile money programs that will accelerate financial inclusion, root out corruption, empower entrepreneurs and unlock the potential of the private sector. From a demand, supply and regulatory perspective, the market in Malawi is ready for this leap. The MMAP program will support and advance the growth of mobile money in Malawi through a series of coordinated interventions that include strategic pilots as well as targeted technical assistance to key public and private sector stakeholders.

The primary objectives of this project are:

- test platforms and models for increasing mobile money enrollment and adoption, focusing on select unbanked or under-banked market segments (i.e. such as farmers, day laborers, and social welfare recipients)
- enhance product development and service delivery through the creation of dedicated transaction environments for service providers to test and modify their offerings
- disseminate lessons learned for a more comprehensive evidence base for mobile money acceleration.

MMAP technical assistance will include assessments of the market, regulatory framework and the current mobile money ecosystem in country. MMAP will also provide technical assistance to and facilitate partnerships within the active Mobile Money Coordinating Group. This group's members include mobile network operators, USAID, the World Bank, and key stakeholders in the local banking sector.

Based on research outcomes MMAP will identify 3-4 activities to fund for mobile money deployment. Through a phased grants design and execution process, funding and technical assistance will be provided to local implementing partners selected to execute these pilots.

#### *Progress this quarter:*

MMAP completes semi-annual reports rather than quarterly reports, as per that cooperative agreement's terms, therefore this submission will only include limited the major highlights of the previous quarter.

- **Social Cash Transfers via Mobile Payments:** MMAP recently entered into an MOU with telecom provider Airtel to conduct training and raise awareness on mobile money and financial literacy to cash transfer recipients in Kasungu and Mchinji. This training will include features/benefits of mobile money. In consideration that this may be the first time for the majority of the beneficiaries to have a mobile phone, the training will include basics about using a mobile phone (mobile phone world). Where possible, MMAP will use innovative ways of training such as interactive theatre which actively involves the training participants. Where this approach is used, the training will also reach other members of the community (non-cash transfer recipients) as part of the mobile money ecosystem.
- **Mobile Money Market Segment Study:** MMAP also recently launched a study that seeks to better understand the preferences, perceptions and patterns of behavior of different market segments as they pertain to traditional financial services (both formal and informal), payments, and mobile money. It will provide both quantitative and qualitative information that will allow service providers as well as other interested parties (e.g., donors, NGOs, the public sector) to design and deploy products, services or programs aimed at stimulating mobile money usage. The study will be conducted over the next quarter and will ultimately seek to validate a series of hypotheses concerning each user segment's willingness and capacity to adopt mobile money.
- **The Hunger Project Pilot:** Through a joint partnership with MMAP, The Hunger Project (THP)-Malawi and Telekom Networks Malawi (TNM), this new pilot is designed to reduce cash payments associated with the disbursement and servicing of loans provided by THP-Malawi distributed through its Savings and Credit Co-Operative (SACCO) affiliates. The pilot will provide borrowers and SACCOs with a convenient and secure mobile account with the primary purpose of the account to receive electronic distributions of loan funds and to enable electronic loan repayment. MMAP will commission and share market research results from a high-level district scan and market survey to determine the awareness and understanding of mobile money in the target geographies. The scan will include an assessment of the viability and challenges of executing the Pilot in the planned geographies. MMAP will provide capacity building, raise awareness of, and education about, the features/benefits of mobile money as part of on-going program activities

### **3.7 *mSTAR: Mobile Solutions Technical Assistance and Research (Global)***

*Period of Performance: October 2012 – September 2017)*

#### *Background*

The five-year **Mobile Solutions Technical Assistance and Research (mSTAR)** award is a broad, flexible, and responsive program designed to foster the rapid adoption and scale-up of mobile money, mobile access, and mobile data, in developing countries. Managed by FHI 360 and implemented together with a consortium of approximately 20 other leading economic development and ICT4D organizations, mSTAR provides: technical assistance to USAID and its implementing partners; funding to accelerate promising

mobile solutions; strategic partnerships to optimize sustainability; and an action-oriented research and knowledge management agenda.

*Highlights of country-based activities during the last quarter include:*

*Mozambique:*

- Despite delays due to regional conflict, mSTAR continued working with Innovations for Poverty Action (IPA) to support a pilot study on the effect of mobile banking on agriculture.
- FHI 360 has secured USAID funds for an mVaccination study and is in the process of securing funds from GAVI and Vodafone, co-funders of the study. The mVaccination study is a large-scale randomized evaluation to test the impact and cost-effectiveness of a newly developed Vodafone application that seeks to improve vaccination coverage rates. The University of Cape Town will be partnering with mSTAR for this study.
- The SOW for a mobile usage survey review that aims to understand how Mozambicans, especially women and girls, are using mobile technologies is under review by the Mozambique Mission. This activity will move forward pending approval.

*Bangladesh:*

- mSTAR is working to integrate mobile money and electronic payments into the programs and operations of USAID implementing partners, beginning with agriculture and health programs.
- mSTAR/Bangladesh hosted a half-day workshop on mobile money for USAID implementing partners on November 12, 2013.
- In December, the mSTAR Bangladesh team met with 14 organizations about their current activities and the use of mobile money within their programs.
- Additionally, grants will be awarded to facilitate IP transition to electronic and mobile payments in Bangladesh in the upcoming months.

*Asia-RDMA:*

- USAID's Regional Development Mission in Asia (RDMA), together with FHI 360 and Open Revolution, is working to develop USAID mission staff capacity to effectively integrate mobile solutions into their projects.
- RDMA and mSTAR will hold a 1-day forum in Bangkok on January 6, 2014. The forum will be an exciting opportunity to meet and interact with the leading 100 people in mobile technology and international development, including local technology firms, USAID implementing partners, and donors who are developing or using mobiles to improve outcomes
- RDMA and mSTAR will also hold a 4-day training for USAID staff in Bangkok, Thailand in January 2014 on how to integrate mobiles into programming.
- Grants will be awarded from a contest that aims to recognize firms in Southeast Asia that are demonstrating impact in the M4D space.
- A handbook will be developed for USAID staff on integrating mobile solutions into development projects.

### *Highlights of headquarters-based activities during the last quarter include:*

- On October 10, 2014 FHI 360 co-sponsored the “Are Mobile Money Cash Grants the Future of Development?” Technology Salon. This session featured Chris Blattman of Columbia University and Paul Niehaus of Global Giving discussing cash transfer efficacy, how technology can facilitate them, and if both are the future of development.
- Development of an mAccess strategy in partnership with Dalberg
- Dissemination of a monthly digest communication piece, with updates on mSTAR.

## **3.8 P3DP: Public Private Partnerships Development Program (Ukraine)**

*Period of Performance: September 2010 – September 2015*

### **Background**

The goal of the **Public Private Partnership Development Program (P3DP)** in Ukraine is to enable national and municipal leaders to establish long-term, contractual partnerships with private companies in order to improve infrastructure and the quality of public services. The public-private partnership (PPP) mechanism is used around the world to attract much-needed private financing, technology and management to provide services in health, waste management, transport, energy, education and other sectors. In Ukraine, however, inappropriate legislation, poor understanding of PPP contractual transactions, and a poor investment environment impedes national and municipal governments from engaging the private sector effectively. The Government of Ukraine recognizes the positive impact PPPs can have on the country’s development and has been working closely with P3DP to rectify the many obstacles.

P3DP plays a key role in advancing USAID’s Country Development Cooperation Strategy and its Global Climate Change and Development Strategy in Ukraine. P3DP’s primary goal, the development of an environment conducive to public-private partnerships (PPPs), is an essential tool that enables public-sector entities to partner with private-sector companies for the provision of public services and infrastructure. When properly structured, PPPs not only improve the quality of services, but also contribute to the mitigation of global climate change by increasing the use of renewable energy, improving energy efficiency, and introducing environmentally responsible policies and practices. Furthermore, they attract private investment and spur economic growth. P3DP’s work is helping the Government of Ukraine apply these mechanisms to achieve these important developmental objectives.

P3DP’s approach is summarized in the graphic below. P3DP works with government partners, the business community, USAID and other donor funded developmental projects, international financial institutions, NGOs, and other stakeholders to improve legislation, establish institutional support, develop needed capacity, and guide selected, replicable pilot PPP transactions from concept to implementation. This multifaceted approach creates the environment and instills the knowledge and skills necessary for



municipalities and other government entities to mobilize private-sector finance and expertise to improve infrastructure and public services through economically viable, replicable PPP projects that accelerate climate-resilient, low-emission economic development in Ukraine. Because the use of PPPs has been

included in Ukraine's National Economic Reforms Program for 2010-2014, P3DP expects their important application to continue throughout the P3DP project period and beyond.

### ***Key Achievements in the Last Quarter:***

PPPs remain underutilized in Ukraine, but have caught the attention of municipal leaders and policy makers who increasingly understand the role PPPs can play in attracting private investment, technology, and managerial skills. In addition to improving access and quality of public services, well-designed PPPs contribute to the mitigation of global climate change. PPPs can be designed to increase the use of renewable energy, improve energy efficiency, and introduce environmentally responsible policies and practices. For these reasons, P3DP's work supports Ukraine's National Economic Reforms Program as well as USAID's Country Development Cooperation Strategy and its Global Climate Change and Development Strategy in Ukraine. During the last quarter, P3DP consolidated its role in advancing PPPs as a viable tool that enables public-sector entities in Ukraine to partner with private-sector companies for the provision of public services and infrastructure.

P3DP works with government partners at the municipal and national levels, the business community, USAID and other donor-funded developmental projects, international financial institutions, NGOs, and other stakeholders to improve legislation, establish institutional support, enhances PPP capacity and awareness among key stakeholders, and guides selected, replicable pilot PPP transactions from concept to implementation. This multi-faceted approach creates the environment and instills the knowledge and skills necessary for municipalities and other government entities to mobilize private-sector finance and expertise to improve infrastructure and public services through economically viable, replicable PPP projects that accelerate climate-resilient, low-emission economic development in Ukraine.

### ***Improving the Legislative and Policy Framework***

P3DP made further progress in improving the PPP legislative and regulatory framework needed to establish PPPs in Ukraine, including:

- Development of the draft law on "PPP Development Strategy," converting and adapting the Draft Strategy on PPP Development to the government's draft law format. This builds on prior work developing the Government of Ukraine's official PPP Concept, a policy document approved by the Cabinet of Ministers in August 2013. The Strategy Law and Strategic Implementation Plan are expected to be approved in early 2014.
- Recommended amendments to the draft PPP law after obtaining feedback through strategic communications with key stakeholders. The draft will be finalized and formally submitted to the Ministry of Economic Development and Trade (MOEDT) in the next quarter.
- Proposed amendments to Draft law #0857 on *Amendments to the Laws on Leasing or Concessions of District Water, Heating Supply and Sanitation Communal Facilities* were adopted in October 2013.



### ***Building Knowledge and Capacity***

P3DP provides representatives of municipal, regional and national government bodies access to PPP knowledge and skills, enabling them to more effectively partner with the private sector. During this period, P3DP:

- Developed the *PPP Risk Assessment Methodology*, which is a guidance tool for the Ukrainian Government that clarifies specific PPP definitions, management processes, and methods to use when identifying, assessing and assigning risks.

- Organized a study tour to Poland for staff from the MOEDT PPP Unit and the National Projects Agency to learn how government agencies in the EU are supporting the development of PPPs.
- Conducted five specialized PPP workshops on PPPs in Energy Efficiency and Renewable Energy in the municipalities of Dnipropetrovsk, Ivano-Frankivsk, Kyiv, Zhytomyr/Malyn and Vinnytsia. P3DP also began its workshop series on Financial Analysis and Modeling.
- Co-sponsored a national agricultural conference and workshop highlighting the viability of PPPs in the agriculture sector.

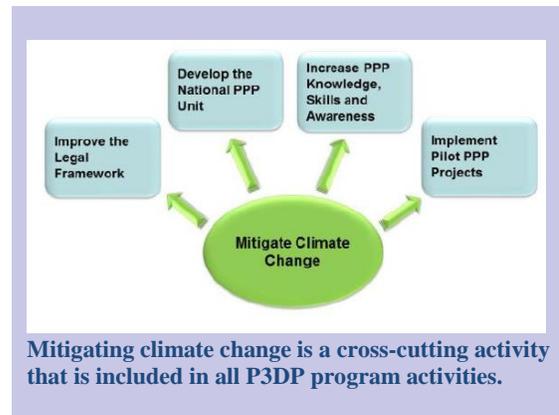
***Mitigating Global Climate Change (GCC) and Promoting Use of Clean Energy***

P3DP incorporates energy efficiency and climate change issues in all its programming activities at both national and local levels. Working within USAID's Global Climate Change and Development Strategy, P3DP has introduced legislative changes to reduce emissions, instilled knowledge and awareness of climate change and energy efficiency among key decision makers, created pilot PPP projects that will increase energy efficiency and introduce use of renewable fuel. Collectively, these efforts are helping Ukraine pursue a low-emissions economic development strategy.

The long-term benefits to Ukraine will be significant. With an economy heavily reliant on agriculture, Ukraine is vulnerable to many of the negative consequences of climate change, such as irregular rainfall, increased risk of drought, and flooding. Public-private partnerships can these negative effects often associated with climate change. By mobilizing financing, technologies and expertise of the private sector, Ukraine can develop its infrastructure and provide public services in ways that encourage energy efficiency and use of renewable energy. To facilitate their use in achieving these goals, P3DP's Objective 5 promotes the development of PPPs at the national and local levels.



Ukrainian Government officials visited Poland to learn how PPPs are supported and implemented in the EU. In addition to seminars, case studies and discussions, they visited sites where PPP projects are in progress.



Mitigating climate change is a cross-cutting activity that is included in all P3DP program activities.

P3DP provided significant input to the MOEDT as it developed its PPP policy and strategy for Ukraine through 2018, which states that energy efficiency in the delivery of communal services and the energy sector is a priority area for the PPPs in Ukraine. It also identifies the PPP mechanism as a tool that can be applied to environmental protection.

- Recommended changes to the budget code increase the viability and encourage broader use of Energy Services Contracts (ESCO).
- P3DP's pilot PPP projects when implemented will reduce electricity generated from non-renewable sources by an estimated total of 231,811,622 kWh

As a cross-cutting issue, all of P3DP's program activities address climate change issues. Observable results include:

- P3DP provided significant input to the MOEDT as it developed its PPP policy and strategy for Ukraine through 2018, which states that energy efficiency in the delivery of communal services and the energy sector is a priority area for the PPPs in Ukraine. It also identifies the PPP mechanism as a tool that can be applied to environmental protection.
- Recommended changes to the budget code increase the viability and encourage broader use of Energy Services Contracts (ESCO).
- P3DP's pilot PPP projects when implemented will reduce electricity generated from non-renewable sources by an estimated total of 231,811,622 kWh

### *Pilot PPP Projects*

At the municipal level, P3DP is developing pilot PPP projects in key sectors such as renewables and energy efficiency, solid waste management, parks and recreation, healthcare, transport, and education. These are expected to improve local governance and public services while having a positive impact on greenhouse gas emissions and improved energy efficiency in Ukraine, and have the potential for replication nationwide.

During Y4Q1, despite the political crisis, significant progress was realized by most of the PPP pilots in the P3DP portfolio. Key developments include:

- In Kyiv, one PPP tender to build and operate a park and recreational facility was completed.
- The renewable energy PPP pilot in Malyn was approved by the MOEDT's PPP Unit, paving the way for it to be tendered in early 2014. The Vinnytsia SWM and landfill gas PPP and the Urban Park Renewal PPP pilot in Simferopol are now being evaluated by the PPP Unit.
- The Transport PPP in Lviv, the SWM effort in Ivano Frankivsk, and the education PPP in Kyiv have renewed municipal support and, as a result, received additional P3DP technical support.
- One pilot, Donetsk e-Gov, was removed from the P3DP portfolio when research indicated that it had inadequate private sector interest and public support. Another, the Dnipropetrovsk Street Lighting PPP, was put on hold until cities are allowed to enter into multi-year commitments and more realistic tariff regulations can be applied.

Both projects, however, provided insights and valuable lessons that are guiding P3DP legislative efforts to improve the overall PPP environment.

It is noted that P3DP face challenges because of the political crisis in Ukraine, which has been disruptive at the national level and within most pilot municipalities. However, P3DP is maintaining a flexible approach and closely coordinate with USAID so that the Program adapts to changing circumstances and continues to make progress and achieve results.

### *Status of Pilot PPPs*



**Ukrainian officials visit a construction site in Sopot, a town of 40,000 on the Baltic Sea, where a \$34.3 million PPP project has been launched. The private partner is building a central railway station and related facilities, including a car park and a hotel.**



**P3DP's Chris Shugart explains how solid waste tariff methodology impacts the private sector's willingness to invest in landfills. P3DP is working with the national Commission of State Public Utilities to improve tariff regulations in the SWM sector.**

	Project Description	Status
Renewables & Energy Efficiency	<p><b>Malyn Municipal Heating with Alternative Fuel:</b> Enables several municipal buildings, mainly schools, to be heated using straw pellets, an alternative fuel source abundant in Ukraine. Expected to reduce heating costs by up to 10%. Four jobs expected to be created. \$270,000 in investments expected.</p> <p><i>PPP Type:</i> Build-Operate-Transfer (BOT).</p>	<ul style="list-style-type: none"> <li>• MOU with city signed;</li> <li>• Completed legal assessment and feasibility study; assisted in financial modeling;</li> <li>• Full PPP package approved by the City Executive Committee;</li> <li>• City Council approval obtained in September 2013;</li> <li>• MOEDT approval finalized by end 2013;</li> <li>• City Council took decision to start preparation of PPP tender (announcement to be published and tender docs to be finalized in Y4Q1).</li> </ul>
	<p><b>Dnepropetrovsk Street Lighting:</b> Proposed PPP could introduce energy-efficient lighting in one district of the city. Savings were planned from decreased energy consumption and better management of the system. Lighting was supposed to increase by 30% at lower cost from reduced electricity consumption and greater efficiency. \$1 million or more in investments was targeted with two new jobs created.</p> <p><i>PPP Type:</i> Rehabilitate-Operate-Transfer (ROT).</p>	<ul style="list-style-type: none"> <li>• PPP concept presented outlining an approach, payment mechanism, legal structure, and technical outline. □ Business model with two PPP financing options proposed.</li> <li>• 10 market operators approached and acceptable PPP and financing structure identified.</li> <li>• P3DP prepared the Info Note for FHI360/USAID highlighting key local, legislative and sector obstacles to the project, ways to mitigate it and proceed if Municipality plays more active role (project put on hold).</li> </ul>
Renewables & Energy Efficiency Solid Waste Management	<p><b>Vinnitsia SW Landfill Management and Gas Treatment:</b> The proposed project will generate power from landfill gas at a municipal landfill. The energy produced will reduce the need for power from more polluting sources, reducing carbon emissions. Expected reduction of CO2 emissions of 20,000 tons, with six new jobs expected. UAH 60 million in tax revenue expected during life of project.</p> <p><i>PPP Type:</i> Build-Own-Operate-Transfer (BOOT).</p>	<ul style="list-style-type: none"> <li>• Legal assessment, financial model, environmental assessment completed;</li> <li>• Feasibility study completed and approved by the Municipality;</li> <li>• Full PPP package was submitted to the PPP Unit and the Ministry of Finance and approved by both;</li> <li>• Tender expected in early 2014 after City Council officially announces PPP tender preparation. Draft tender documents were prepared by P3DP and submitted to Municipality for review.</li> </ul>

	Project Description	Status
<b>Solid Waste Management Parks &amp; Recreation</b>	<p><b>Ivano-Frankivsk SW Landfill Management and Gas Treatment:</b> P3DP-supported tests indicate that there are sufficient gas emissions at a municipal landfill to generate electricity. Under a PPP, the city will construct the grid to the site and the private partner will build and operate a power generating facility. Investment expected up to \$3 million, with 10 new jobs created.</p> <p><b>PPP Type:</b> Build-Own-Operate-Transfer (BOOT).</p>	<ul style="list-style-type: none"> <li>• Concept paper developed and presented to city;</li> <li>• Obtained full support from regional governor and Mayor;</li> <li>• All parties collaborating to allocate funds in the Regional Environmental Fund for the project;</li> <li>• Money for construction of electricity grid to landfill allocated in draft budget 2014.</li> <li>• Following needed approvals, the Full Feasibility study expected in 6 months - May 2014;</li> </ul>
	<p><b>Simferopol Urban Park Renewal:</b> Enables private operator to manage Gagarin Park, which will be divided into commercial and green zones and managed by a private operator under an agreement with the city. PPP expected to improve quality of park at no cost to the city. Up to \$27 million in investment expected, with 60 jobs created and 15 new objects or facilities added in the park for public use.</p> <p><b>PPP Type:</b> Finance-Build-Operate-Transfer (FBOT).</p>	<ul style="list-style-type: none"> <li>• MOU signed with ARC Council of Ministers;</li> <li>• Concept paper completed April 2012;</li> <li>• Environmental Assessment complete;</li> <li>• Feasibility study completed in autumn 2013 and approved by the city;</li> <li>• Working group resolved land use issues and draft terms of PPP contract. City completed inventory audit of the park;</li> <li>• Public opinion survey completed;</li> <li>• City submitted PPP package to Ministries, PPP Unit and MinFin will approve in February 2014, City Council will be able to launch PPP tender preparation in Y4Q1;</li> <li>• Tender expected in mid-2014.</li> </ul>
<b>Parks &amp; Recreation Transportation</b>	<p><b>Kyiv Summer Sports and Recreation Facility:</b> Establishes a sports and recreation zone on Dolobetsky Island in the Dnipro River in Kyiv. Investments of up to \$2 million expected, with 15 new jobs created.</p> <p><b>PPP Type:</b> Build-Own-Operate (BOO).</p>	<ul style="list-style-type: none"> <li>• P3DP provided input for developing tender documents and the PPP contract;</li> <li>• Supported public outreach campaign;</li> <li>• Project taken to tender in June 2013;</li> <li>• Tender issued and awarded in July 2013;</li> <li>• Contract signing expected in early 2014 after some property lease and land taxes issues clarified.</li> </ul>
	<p><b>Lviv Parking Management:</b> This PPP will reduce traffic congestion and pollution in the city center by building underground parking facilities. \$9.5 million in investment expected, with 10 new jobs created.</p> <p><b>PPP Type:</b> Design-Build-Finance-Operate (DBFO).</p>	<ul style="list-style-type: none"> <li>• MOU signed with City in 2011;</li> <li>• Concept paper completed;</li> <li>• Financial model completed, detailing six financial scenarios;</li> <li>• P3DP will complete costs &amp; design report, updated financial model and Information Note for bidders in early 2014;</li> <li>• Tender expected late 2014 after market consultations completed.</li> </ul>

### 3.9 *STRIVE: Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (Afghanistan, Philippines, Liberia, Mozambique)* *Period of Performance: September 2007 – March 2014*

#### *Background*

The **Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE)** Program aims to demonstrate effective means of strengthening the well-being of highly vulnerable children, their households, and their communities. Under STRIVE, FHI 360 manages a multi-partner team of leading child-focused and economic strengthening organizations to implement and document replicable economic development approaches that demonstrably improve the wellbeing of vulnerable children. STRIVE uses market-led economic strengthening initiatives to benefit vulnerable children by implementing four field projects in Sub-Saharan Africa and Asia, each are described below. By tracking and documenting the impacts of these diverse interventions on child-level indicators related to both economic (financial), and non-economic (health, education, nutrition) vulnerability factors, STRIVE aims to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth.

The following section provides updates on the only STRIVE country project operating during the reporting period: Agriculture for Children’s Empowerment (ACE), launched in September 2008 and managed by ACDI/VOCA in Liberia. Three other projects—Afghanistan Secure Futures (ASF), managed by FHI 360 and MEDA; STRIVE Philippines, managed by AFE; and STRIVE Mozambique, managed by Save the Children—have now closed, so quarterly reports are not provided below. However, work on learning products continues and is described below.

#### *Agriculture for Children’s Empowerment (ACE)—Liberia*

Agriculture for Children’s Empowerment (ACE), managed by ACDI/VOCA, is developing entrepreneurial mindsets and skill sets and linking Liberian farmers into profitable value chains with the goal of increasing income, improving nutrition, and reintegrating families by enabling caregivers to support their children. ACE’s primary focus is on the horticulture value chain (VC)—the production and marketing of vegetables by smallholder farmers in Montserrado, Bong, and Nimba counties of Liberia. ACE also strengthens smallholder rice farming using a market-sensitive approach to rice seed lending and cultivation.



**A buyer inspects vegetables at the Palala regional market in Bong County, Liberia.**

#### **Objective 1: Strengthening Linkages between Input Providers and Farmers**

- Four farmer associations linked with WIENCO in Montserrado.
- ACE agricultural radio program successfully ended.
- Two ACE vegetable cluster farmers in Garwonpa and Fleedin, Nimba County negotiated for an input loan from BARD.
- A total of 43 farmers purchased inputs worth USD \$1,154.

#### **Objective 2: Increasing Rice Production**

- 144 rice farmers received extension support on seed selection and management.

### **Objective 3: Strengthening Linkages between Buyers and Farmers**

- 45 farmers (32 men and 13 women) sold assorted crops valued at \$10,742 in Bong and Nimba and USD \$7,508 in Montserrado. Of this, approximately 75% were local vegetables (bitter ball and pepper) and 25% were high value vegetables (cucumber, lettuce, and Chinese cabbage).
- ACE facilitated four meetings between buyers and farmers.
- ACDI/VOCA –US Embassy Farmers’ Market turned over to Farmers Union Network.

### **Objective 4: Technical Assistance**

- 174 extension visits conducted by field staff and cluster heads in the Bong, Montserrado and Nimba counties.
- Held 20 cluster meetings in Bong and Nimba counties.
- ACE value chain linkages assessment conducted in Bong, Nimba and Montserrado.

#### *Aggregation and Bulking Increased Farmers’ Opportunities to Negotiate Prices*

One major challenge among farmers was their unwillingness to work together to coordinate their farming business activities. Farmers did not see the need to aggregate their produce to sell through a single source providing them with collective bargaining power. Instead, farmers were selling individually and buyers dictated the prices.

With the introduction of Farming as a Business by ACE, and the adoption of farm business management skills, farmers began to understand that bulking and aggregation would give them bargaining power with buyers. In a meeting with a group of vegetable farmers in Saclepea regional market, lead farmer and aggregator Richard Duo said:

*“While is true our relationship with buyers over the years has improved in terms of trust building and meeting market demand and crops specification, but buyers will continue to set the price once we are selling individually instead of aggregating. Volume is an important element in price negotiation.”*

As a result, 22 farmers (17 men and 5 women) began selling for the first time through an aggregator who establishes prices and deals with buyers. One of the regional buyers, Lois Dolo of Nimba, describes how she feels buying through aggregators:

*“The good thing about that is it saves us time talking with every farmer who came to sell. Some of the farmers come with 2 bags, 3 bags, 5 bags, and so on. You know what it means to talk to every one of them. But with few persons (aggregators), it saves you time. He gives the price and we talk. Sometimes, transactions with two or three persons (aggregators) give you the total volume of vegetable you need. And it guarantees regular supply which is good for our relationship.”*

### **STRIVE M&E Across Projects**

#### **Liberia:**

The FHI 360 M&E/IE team for the ACE project conducted qualitative endline research in Liberia in October. The team trained and worked with local research organization UL-PIRE to conduct 96 in-depth household interviews (IDIs) with ACE farmers, and 24 participatory rapid appraisals (PRAs) with children (ages 8-18) of ACE farmers in Bong and Nimba Counties. The team worked closely with UL-PIRE in the field, but challenges with local capacity to conduct qualitative research delayed UL-PIRE’s delivery of the transcripts of the IDIs. UL-PIRE continued to submit initial IDI transcripts through late November.

Weaknesses in interviews and missed interviews required UL-PIRE to return to households in late November and early December. These were completed and the transcripts received in late December, at

which point, FHI 360 conducted quality control checks and discovered significant concerns with some of the randomly reviewed transcripts. The team began the process of seeking capable staff/consultants to review audio files against transcripts and correct transcripts, due to UL-PIRE's demonstrated lack of capacity to identify and correct issues. The PRAs were conducted more or less as scheduled. PIRE indicated that the PRA exercises were new to the researchers, in particular working with children. It is unknown whether the PRA group experienced a self-selection bias, with the more motivated and experienced researchers choosing to work on the PRAs instead of the IDIs. Since the PRAs were completed in a timely fashion, coding and analysis work on them proceeded as planned this quarter.

Once the IDI transcripts are reviewed, corrected and coded (or recoded), the endline analysis will be completed. In the meantime, the team is writing up findings from other parts of the research (e.g., quantitative survey, PRAs, focus group discussions, key informant interviews), which will all be integrated in the evaluation report. Consultations with ACE continued following the field work, as questions arose while the research team was coding data. For example, children who participated in the PRAs mentioned nuts and beans grown on their households' farms as a source of food, but these crops were not mentioned in the IDI transcripts reviewed by the team. ACE investigated and learned that while some ACE farmers do grow nuts and beans, since they are for personal consumption and not for sale, they did not think of them as important because they do not earn income from them. This is interesting; because the interviewers did not ask what crops they grew for sale, but what crops (all of them) they grow.

The PRAs about children's aspirations, which will be revised when the parents/caretakers' views are analyzed from the IDIs, revealed that educational aspirations are common among children in ACE communities. Children of all ages expect to be in school when they are in their late teens and into their 20s. Of those, 30 mentioned being either in a larger town (12) or in Monrovia (18). They may be aware that in order to have a job, schooling is required and will take many years, especially since nearly all of the older children are not in the appropriate grade for their age.

Other aspirations children expressed are detailed in the table below. The categories in the table are not mutually exclusive, as some children's aspirations included, for example, being in school to become a teacher and playing football. Note that agriculture, while not the most popular option, is not wholly off the list. It is predominantly children of Nimba farmers who express an aspiration for agriculture.

	Young girls		Young Boys		Older Girls		Older Boys		Sum
	Nimba	Bong	Nimba	Bong	Nimba	Bong	Nimba	Bong	
School	12	9	9	12	13	12	12	18	97
Football			3	2	3	3	7	2	20
Selling/business	5			3	3	2	1		14
Transport/driver			6	2				5	13
Agriculture	2		5	1	1		2		11
Have own home, family or helping family			2		4	3	4		13
Teacher		1			2	1	1	1	6
Build houses, engineer, car mechanic				2			2		4
Doctor, nurse	1		1		1	1			4
Pastor/minister								2	2
Government							1		1
Refused to say		1		7	1				9

### *Mozambique:*

Work began on two papers that are intended for journal submission next quarter. The first, tentatively titled “*Savings and Loan Groups: Who Doesn't Participate and Why?*” will contrast participants and non-participants in two districts (VSL and VSL & *Ajuda Mutua* rotating labor scheme treatment arms). The second paper will examine STRIVE Mozambique's effects on household economic welfare, including income and assets. The paper integrates the quantitative and qualitative findings drawing out the cash-food-crop triangle described in the June 2013 meeting.

The social capital analysis conducted by FHI 360 was completed and a report was drafted and reviewed. It will be finalized next quarter.

### **Overarching Learning**

STRIVE is working with Dr. Rick Homan to conduct cost-per-outreach analysis across all projects, with an additional cost-per-outcome or impact analysis for STRIVE Mozambique and ACE. STRIVE Mozambique costs have been established to the best of Save the Children's and FHI 360's ability. Analysis will proceed on the other STRIVE projects in the next quarter.

### *STRIVE Products, Deliverables and Dissemination Activities*

In this quarter, a variety of products were under development and dissemination. A major outreach effort centered around the SEEP Network's Annual Conference in November. Specific activities in the quarter included:

- STRIVE sponsored a lunch session at the **SEEP Network Annual Conference**, in which all STRIVE implementing partners participated, with Diana Rutherford representing STRIVE overall M&E/IE and learning efforts. Project manager, Jennine Carmichael, introduced the session and Jason Wolfe of USAID moderated the discussion following the presentation. Approximately 40 people attended the session.
- STRIVE products were showcased at the FHI 360 resource table at the SEEP Conference. Materials available included “**Children and Economic Strengthening Programs: Maximizing Benefit and Minimizing Harm**” (50 copies distributed) and “**Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change**” (at least 75 copies distributed). The former publication is also hosted on Women's Refugee Commission website and was the second most popular download recently, with over 500 downloads in November.
- Following the SEEP Annual Conference, ACDI/VOCA Chief of Party Laveto Akoi-Forkpah gave a **brown bag presentation on the ACE project's activities at USAID**. The brown bag took place on November 8, and was attended by approximately 6 people representing a variety of practitioner organizations and USAID offices.
- STRIVE gave an internal brown bag targeted to the **Economic Development and Livelihoods Department at FHI 360** on October 29 to present STRIVE activities and raise awareness of the recent brief and guide, “Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change” and “Children and Economic Strengthening Programs: Maximizing Benefit and Minimizing Harm.”
- Diana Rutherford and Josh Chaffin of the CPC Network Task Force on Economic Strengthening and Livelihoods/Women's Refugee Committee gave a **brown bag presentation at FHI 360** on December 12, discussing the need for economic strengthening projects to measure their effects on



children, and presenting the “Measuring Child-Level Impacts” paper and “Maximizing Benefits and Minimizing Harm” guide.

- In association with the lunch session at the SEEP Annual Conference, STRIVE **produced five posts for the SEEP blog**, one on each STRIVE project, and one on “*Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change.*” The blog posts were also featured in the SEEP newsletter, and can be accessed here: <http://www.seepnetwork.org/blog/author/jennine-carmichael>
- The following ASF products were shared with the USAID/Afghanistan Mission: “*Incorporating Supplementary Literacy and Numeracy Classes: Findings from STRIVE’s Afghan Secure Futures Program,*” “*Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth: Lessons from STRIVE’s Afghan Secure Futures Program,*” and the project’s final report.
- The **STRIVE Philippines seaweed sector evaluation report** was shared with the USAID/Philippines Mission.
- STRIVE continued to refine a **literature review on savings and loan groups (SLG)** and their impacts on children. This is a key piece of the forthcoming SLG and SLG+ learning product, and is likely to be released as a product in its own right. The SEEP Network’s contracted support for the SLG and SLG+ learning product continued.
- A literature review for the forthcoming **focus note on value chains and vulnerable children** was initiated.
- STRIVE completed the **STRIVE Philippines and STRIVE Mozambique project briefs**, which were shared electronically and in hard copy in conjunction with the SEEP Annual Conference.
- STRIVE worked with Making Cents to provide input on the write up of the Global Youth Economic Opportunities Conference panel workshop by John Williamson, Josh Chaffin and Diana Rutherford for the conference output document, and to generate a post on “*Maximizing Benefits and Minimizing Harm*” on the Youth Economic Opportunities blog (available at <http://www.youtheconomicopportunities.org/blog/1774/children-and-economic-strengthening-programs-maximizing-benefits-and-minimizing-harm>).
- The ASF publication “*Leveraging Apprenticeships to Reach and Benefit Vulnerable Youth*” was posted to Microlinks and featured in the SEEP Networker newsletter (available at <http://www.microlinks.org/library/leveraging-apprenticeships-reach-and-benefit-vulnerable-youth-lessons-strive%E2%80%99s-afghan-secure>)
- Several STRIVE products were featured as part of FHI 360’s resource table at the **USAID/OGAC OVC event on November 20**. STRIVE shared “*Measuring Child-Level Impacts,*” “*Maximizing Benefits and Minimizing Harm,*” and “*Economic Strengthening for Vulnerable Children.*”
- “*Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change*” was featured in the Children in Adversity December newsletter.

### **3.10 USAID-Foras Iraq Opportunities Project (Iraq)**

*Period of Performance: February 2013 – September 6, 2015*

#### **Background**

USAID-Foras is an economic growth project with the goal of improving economic opportunities for Iraqis with special emphasis on youth, women and vulnerable populations. USAID-Foras employs a dual-customer approach to meet the needs of both employers and job seekers. On the demand side, the program ensures that employers at the national and local level have better access to skilled employees. On the supply side, USAID-Foras works with local service providers to provide accelerated skills training. The objective of the project is to work on both the supply side of workforce development—strengthening vocational and skills training service providers, as well as job-seekers’ skills; and the demand-side—ensuring that employers at the national and local level are part of the solution for sustainable results.

## Quarterly Highlights

- In the last quarter, **87 soft skills trainings** were held and attended by **3,701 participants**, of which 1,672 (**45%**) were women. The training included job-searching services techniques, private sector orientations, and assistance in resume/CV development. To date, **178 training events** have been conducted by USAID-Foras, reaching 8,897 participants, 3,609 (41%) of whom were women.
- USAID-Foras worked with **1,329 employers** across the sectors to identify current skill gaps and delivered training events that addressed these gaps. Of the 1,329 employers: 29% employers are in the trading/sales & marketing sector, 29% are in tourism/hospitality, 15% are in construction/engineering, 11% are in the manufacturing sector, 6% are in the IT/technology sector, 5% are in oil & gas services, 3% are in the financial services sector, 1% are in the healthcare sector and 1% are in the agriculture sector.
- In the last quarter, Intermediaries at the various catchment areas **placed 2,085 job seekers** (643 women and 1,442 men) in full-time positions through their job matching services **at 208 partner businesses**. To date, intermediaries have **placed 3,775 job seekers (26% women) in full-time positions through their job matching services at 260 partner businesses**.

### Quarterly Training Profile 2013 (Q4 October-December)

Catchment Area	Soft Skills	Total Participants	Men	Women	% of Women	Events
Baghdad	1,036	1,036	530	506	49%	18
Basrah	621	621	278	343	55%	17
Erbil/IKR	1,106	1,106	644	462	42%	30
Karbala	409	409	221	188	46%	10
Najaf	529	529	356	173	33%	12
Total	3,701	3,701	2,029	1,672	45%	87

## USAID-Foras Employability Portal:

### Overview:

- *Gender Breakdown of Users:* 22% (3,746 of 16,722) are women and 78% (12,976 of 16,722) are men, 83% (13,884 of 16,722) are all between the ages of 18 – 35.
- *Education Level (highest degree) of Users:* 13% have a Bachelor's; less than 1% have a Masters, less than 1% have a Ph.D.; 2% have a Technical Certificate; and the remaining 84% have a Primary or High School certificate.

The Portal development team is currently focusing on the following activities:

- Reviewing available skills testing programs for Microsoft Office programs for use by USAID-Foras implementing job placement partners. USAID-Foras followed-up with Microsoft on available vendors and programs and possible CSR support from Microsoft for testing programs or services. Placement agencies are seeking to establish skills quality level for job candidates on their use of MS Office programs of Outlook, Word, Excel, Power Point, etc.
- Reviewing and developing the USAID-Foras eLibrary resource collections for the training of trainers (ToT) activity. The eLibrary resource collection will give USAID-Foras ToT improved access to e-resources, especially those e-resources that will help trainer candidates develop the competencies to become certified trainers; and ensure that subscription e-resources are used to the maximum extent possible, by supporting a user-centric approach to their discovery and access.
- Training partner business and intermediaries to effectively use the USAID-Foras Employability Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.

- Coordinating meetings and activities with the M&E and catchment area teams (CATs) to strengthen M&E systems and capacities.
- Providing technical assistance to the M&E team regarding the design of data collection tools based on USAID-Foras' output indicators.
- November 10 – 11: Silatech hosted a meeting at their headquarters in Doha, Qatar with the USAID Legal Advisor, USAID-Foras Chief of Party and the USAID-Foras Chief Information Officer to discuss an on-going relationship between the two parties and to foster a sharing of experiences in the employment space. The meeting focused on the role of Silatech, Microsoft and USAID-Foras in the continued development of a viable Employability Portal and the use of mobile technologies to increase job opportunities for Iraqi citizens, including specific successful outreach efforts for vulnerable and disabled groups.
- USAID-Foras in conjunction with Microsoft and Silatech announce new capabilities, which will improve Job Seeker and Job Placement Organizations user experience for USAID-Foras Ta3mal Portal. The vendor providing the new upgraded site, Bayt.com Inc., is working closely with Silatech and Microsoft. The new upgrades will greatly benefit the current and future users of the USAID-Foras Employability Portal. USAID-Foras is currently preparing training materials and TOT programs to assist our field teams in supporting Job Placement organization in using the new platform features.
- USAID-Foras met with the Regional Business Development Manager from Microsoft to discuss partnership opportunities. During the meeting the representative from Microsoft expressed an interest in supporting activities and events sponsored by USAID-Foras such as job fairs, business plan competitions, and training programs. Microsoft acknowledges the importance of maintaining a positive public image in Iraq and views USAID-Foras as an effective means to do that as part of their Corporate Social Responsibility initiatives.
- USAID-Foras operationalized the Portal upgrades in the first week of December. The vendor providing the new upgraded site, Bayt.com Inc., is working closely with Silatech and Microsoft. The new upgrades will greatly benefit the current and future users of the USAID-Foras Employability Portal. USAID-Foras is currently preparing training materials and TOT programs to assist field teams in supporting Job Placement organization in using the new platform features.

The Portal impact in the four catchment areas:

- To date, **16,722 job seekers have registered on the Portal** and have created a user profile, 22% of whom were women.
- The total number of youth (ages 18-35) reached based on portal registration for job seekers is 13,884, **24% of whom were women.**

Age (years)	Total Job Seekers	Men	Women	% of Women
18-35	13,884	10,564	3,320	24%
35+	2,838	2,412	426	15%
<b>Total</b>	<b>16,722</b>	<b>12,976</b>	<b>3,746</b>	<b>22%</b>

#### A. Baghdad Catchment Area Highlights:

- Continued training partner businesses and intermediaries to effectively use the USAID-Foras Employability Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.
- Continued providing technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training.
- Quarterly training and networking events:
- USAID-Foras hosted the quarterly “**Women Work!**” and the “**Go to the Job!**” events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment. USAID-Foras also hosted the “**Business Forum!**” event, which provide opportunities

for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

- October 10-12, USAID-Foras attended the Baghdad International Fair and met with various participants at the event. USAID-Foras provided brief demonstrations on how to use the Portal to find job opportunities and access online training resources.
- On November 4, Mansour University successfully registered on the Portal. This will allow their students access to free online job skills training and job search networks with business partner job placement agencies. USAID-Foras provided technical support on Private Sector Orientation, CV preparation, and registration of students/graduates in the Portal. The University volunteered to be a host for a job fair for fourth year students prior to graduation.
- On December 2, USAID-Foras' DCOP and Industry Broker provided a brief overview of the USAID-Foras Project to USAID Associate Administrator Mark Feierstein, Deputy Assistant Administrator for the Middle East Bureau Alina L. Romanowski, Mission Director Sarah-Ann Lynch and EGA Director Jeffrey Levine. Participating in the presentation was Ms. Halima Al-Jaff, Director of job placement agency Bashaer Al-Khaer and Ms. Ghufra Sofian Kanan, a recent job placement of Bashaer Al-Khaer. In addition, Microsoft Regional Director Ms. Hoda Younan and Microsoft Iraq Country Director Firas Al-Obaidi participated as an example of a USAID/Foras Public Private Partnership. Press coverage of Mr. Feierstein and others can be found on the USAID Website at: <http://www.youtube.com/watch?v=10o-6OqZL10&feature=c4-overview&list=UUf0b5DHTg1OSGwFCOjXbGiA>.
- On December 7, USAID-Foras Project sponsored a booth at the TEDxBaghdad event held at the Sheraton Hotel in Baghdad. TEDxBaghdad aims to create an environment to nourish new ideas from young Iraqis with limited resources; while providing a stage for the ideas to gain the attention that they are worth. In the face of war and reconstruction, TEDxBaghdad aims to inspire and stimulate initiatives that can improve lives. By cultivating such initiatives, TEDxBaghdad aspires to work toward a better future for Iraq and humanity as a whole. More than 600 people attended the TEDxBaghdad event with 150 VIP guests from the Government of Iraq, Embassies and Private and Public Sectors. People were shown the Jobs Portal and registered onto the Portal at the USAID-Foras booth during the event. USAID-Foras will continue to work with TEDxBaghdad to stimulate young Iraqis initiatives to promote peace, stabilization and economic growth.
- On December 30, USAID-Foras AOR Iman Shayeb and USAID Project Management Specialist Wameedh Mohammed met with USAID-Foras, Women for Women International, Access to Justice and the Field Monitors, regarding how to transform Field Monitors' recommendations into action, as well as discuss possible ways to support Women for Women International and how to connect them with USAID-Foras.

- To date, USAID-Foras has worked with 246 employers across the sectors in Baghdad to identify current skill gaps and delivered training events that addressed these gaps.
- USAID-Foras has completed 18 training events, reaching 1,036 participants (530 men and 506 women) this quarter. To date, 39 training events have been conducted by USAID-Foras in the Baghdad Catchment Area, reaching 2,236 participants, 942 (42%) of whom were women.

## **B. Basrah Catchment Area Highlights:**

- Continued training partner businesses and intermediaries to effectively use the USAID-Foras Employability Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.
- Continued providing technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training.
- USAID-Foras hosted the **“Women Work!”** and the **“Go to the Job!”** events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment. USAID-Foras also hosted the **“Business Forum!”** event, which provide opportunities for the

participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

- In November, USAID-Foras successfully registered BP, LukOil and Al Badia Group, a shipping and freight forwarding company, on the Portal as employers. These companies have several hundred employees in Iraq. USAID-Foras provided technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training.
- USAID-Foras Welding Consultant completed evaluating the welding training course for levels 5&6 and submitted the final welding report to the USAID-Foras COP.
- On November 7, USAID-Foras held a meeting with USAID Program Officer Nida Mickus, USAID/Basrah Representative Adel Al Osami, and US Consulate Energy Officer Chris Nyce, regarding Foras and how the project has progressed. USAID-Foras Industry Broker provided a brief overview of the project, as well as highlighting upcoming meetings and events in Basrah.
- U.S. Department of State HR in Amman has successfully registered on the Portal. This will allow them to post all the jobs needed for the Embassy and the two Consulates.
- On December 5-8, the 4th Basra Oil and Gas Conference and Exhibition took place at the Basra Exhibition Grounds. 351 companies participated from 35 countries of which 13 were American firms. USAID-Foras was one of the main industry sponsors hosting the Internet Café and provided demonstrations on the Job Portal.
- On December 9, Foras Industry Broker in Basrah provided a brief overview of the Foras Project and the Basrah job market to USAID Mission Director Sarah-Ann Lynch and USAID Representative in Basrah Nida Mickus.
- Internet Cafes were launched in the Youth and Sport facilities in Um Qasir and Al Zubair. These two sites have Internet connectivity and are the larger facilities within catchment area. Foras provided TOT training on the Portal for staff at the Internet Cafes.

- To date, USAID-Foras has worked with **330 employers across the sectors** in the Basrah Catchment Area to identify current skill gaps and delivered training events that addressed these gaps.
- Foras completed 17 training events, reaching 621 participants (278 men and 343 women). To date, 37 training events have been conducted by Foras, reaching 1,367 participants, 727 (53%) of whom were women.

### C. Erbil/IKR Catchment Area Highlights

- On October 28-31, USAID-Foras attended the Erbil Construction Fair event and met with various exhibitors. USAID-Foras provided demonstrations on how to use the Portal to find job opportunities, as well as accessing online training resources.
- On November 6, USAID-Foras attended a training event organized by FHI 360's U.S. State Department-funded Iraq University Linkages Program (ULP) focused on how to develop university career centers and building their capacity to reach more students. USAID-Foras provided a brief overview of the project and demonstrated how to use the Portal to find job opportunities, as well as accessing training resources.
- Al-Hayat, a Pepsi bottler and distributor, and B 2 B restaurant chain successfully registered on the Portal as employers. USAID-Foras provided technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training.
- USAID-Foras developed a social media plan that integrates marketing, training, and a jobs Portal into a scalable solution that will help increase the outreach and impact. USAID-Foras estimates that the proposed approach will lead to thousands of CVs and profiles being uploaded into the Portal each month, and will build a foundation for scalable follow up activities such as online training.
- On November 25, Erbil Job Fair, a careers convention sponsored by USAID-Foras was hosted at the Rotana Hotel in Erbil. More than 1,715 participants (18% women) attended this event, which provided

job seekers, including those from vulnerable populations, with an opportunity to meet and network with key industries and representatives from job placement organizations in Erbil, and to explore the possibilities of job matching and/or placement. 506 participants (35% women) attended soft skills training events in preparation for this event.

- On December 4, USAID-Foras hosted an event for U.S. companies to showcase U.S. products to the local business community. U.S. participant companies included Ford, Coca Cola and several industrial equipment manufacturers. USAID Mission Director Sarah-Ann Lynch met with representatives U.S. companies doing business in Iraq and their local partners as well as officials from the Kurdistan Regional Government's Ministry of Natural Resources.
- On December 16, USAID-Foras and representatives from USAID hosted a round table discussion with several local and international companies. Attendees included training and CSR experts from Dana Gas, Skilliance, Ministry of Natural Resources, Coca Cola, and Afren Energy. During the meeting each of the companies in attendance shared some of the challenges and opportunities they are facing related to employment.
- USAID-Foras met with representatives from the University Research Corporation (URC), which recently opened an office in Erbil in support of the USAID Primary Healthcare Project. Foras trained the URC office staff on the Job Portal and showed them how to use the portal to recruit staff.
- Continued training partner businesses and intermediaries to effectively use the Foras Employability Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.
- USAID-Foras hosted a quarterly "**Women Work!**" and the "**Go to the Job!**" events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment. USAID-Foras also hosted the "**Business Forum!**" event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

- To date, USAID-Foras has worked with **212 employers across the sectors** in the Erbil Catchment Area to identify current skill gaps and delivered training events that addressed these gaps.
- USAID-Foras has completed 30 training events, reaching 1,106 participants (644 men and 462 women). To date, 47 training events have been conducted by Foras, reaching 1,678 participants, 605 (36%) of whom were women.

#### **D. Karbala Catchment Area:**

- USAID-Foras successfully registered Khirat Al Sibtain, a construction company, and Al Qalab, an engineering company, on the Portal as employers. This will allow them to post all their job vacancies, as well as search the database for job seekers. USAID-Foras provided technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training.
- Continued training partner businesses and intermediaries to effectively use the USAID-Foras Employability Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.
- Continued providing technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training..
- Foras hosted a quarterly "**Women Work!**" and the "**Go to the Job!**" events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment. Foras also hosted the "**Business Forum!**" event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

- To date, USAID-Foras has worked with **237 employers across the sectors** in the Karbala Catchment Area to identify current skill gaps and delivered training events that addressed these gaps.
- USAID-Foras completed 10 training events, reaching 409 participants (221 men and 188 women). To date, 25 training events have been conducted by USAID-Foras in the area, reaching 1,756 participants, 713 (41%) of whom were women.

### E. Najaf Catchment Area

- On November 26-27, USAID-Foras Market Development Officer and the catchment team had a booth at the Imam Ali Holy Shrine 1st Conference for Electrical Engineers for Holy Thresholds and Shrines facilitated by the Chairman of the Najaf Chamber of Commerce to promote USAID-Foras and to register job seekers on the Portal.
- Continued training partner businesses and intermediaries to effectively use the USAID-Foras Employability Portal. This includes posting jobs, charting trainings and matching opportunities with job seeker qualification.
- Continued providing technical support on how to use the Portal to access online training resources and employment support services to help with post-training job placement and on-the-job training.
- USAID-Foras hosted a quarterly “**Women Work!**” and the “**Go to the Job!**” events, which train technology solutions and soft skills to prepare job seekers in searching for, obtaining, and maintaining employment. USAID-Foras also hosted the “**Business Forum!**” event, which provide opportunities for the participants, from the private sector, to network and establish potential business partnerships. More specifically it will provide opportunities to interact with eminent experts and business leaders.

- To date, USAID-Foras has worked with 304 employers across the sectors in the Najaf Catchment Area to identify current skill gaps and delivered training events that addressed these gaps.
- USAID-Foras completed 12 training events, reaching 529 participants (356 men and 173 women). To date, 30 training events have been conducted by USAID-Foras, reaching 1,860 participants, 622 (33%) of whom were women.

### 3.11 Workforce Multiplier Award (Global)

*Period of Performance: September 2013 – September 2016*

The **Workforce Multiplier** Associate Award, to be renamed **Workforce Connections**, was signed on September 30, 2013. The Workforce Multiplier Program will support USAID’s E3 Office of Education in its learning, outreach, and technical leadership activities to advance the achievement of Goal 2 of the USAID Education Strategy: improved ability of tertiary and workforce development programs to produce a workforce with relevant skills to support country development goals by 2015. Emphasis will be on evidence-based learning including applied research and performance and/or impact evaluation; cultivation of a dynamic, sustainable learning community of practice; and alignment of youth workforce development programs with economic and employment imperatives.

FHI 360 will achieve these goals by building on existing efforts to create a dynamic, broad-based learning network; by offering tools, ideas, and feedback to field missions interested in expanding their workforce development activities, and by contributing to and enhancing the training and professional development activities developed to date by E3. Stakeholders of Multiplier will be motivated to engage in order to keep up on current trends in the field, participate in debates and contribute knowledge, and access tools and skills needed for their work. Through Multiplier, USAID will have access to a deeper and broader pool of evidence and expertise, and will enjoy a forum where ideas are challenged and debated among committed, sharing professionals. The ultimate result will be improved capacity of USAID and the industry to deliver quality programming in the youth workforce development arena.

The next quarter will include start-up, so the next quarterly report will provide more details about the program, its activities, and its progress.

---

## 4 Upcoming Associate Awards:

### 4.1 *Household Economic Strengthening and OVC Support Program (Ethiopia)*

The FIELD-Support LWA is anticipating and preparing for an upcoming \$10-15 million RFA for OVC Support and Household Economic Strengthening in Ethiopia. The RFA was scheduled to be released in September, but this was delayed due to the U.S. government shutdown, and then again due to a funding issue at the Mission. The RFA is now anticipated in Q2 FY2014.

---

## 5 Staffing

The staffing structure for the FIELD-Support LWA FHI 360 HQ staff (as of *December 31, 2013*) is presented below by the projects they support. Please note that not all positions are 100% on the projects, as some staff work on non-FIELD-Support projects.

Person	Title	Project(s)
Paul Bundick	FIELD-Support Project Director	Leader, All
Elton Talka	Finance Manager	Various
Nussi Abdullah	Deputy Director	Leader, All
Lori Reid	KM Specialist	Leader, All
Sara Seavey	Program Officer	Leader, All
Greg Guest	Principle Investigator	WLSME (Leader)
Jennifer Headley	Research Associate	WLSME (Leader)
Diana Rutherford	Technical Specialist	STRIVE
Clinton Sears	M&E Specialist	LIFT 2
Jacqueline Bass	LIFT 2 Project Director	LIFT 2
Dominick Shattuck	Technical Director	LIFT 2
Meaghan Murphy	Technical Specialist	LIFT 2
Sarah Mattingly	Project Director/ Technical Spec	HIFIV/LIFT 2
Mandy Swann	Technical Specialist	LIFT 2
Laura Muzart	Project Manager	LIFT 2
Cheryl Tam	Program Assistant	LIFT 2
Mary Choong	Finance Manager	Various
Lara Goldmark	Multiplier Project Director	Multiplier
Roberto Matus	Technical Advisor	La Idea, P3DP
Bryanna Millis	Technical Advisor	Jordan LENS (TBD)
Kiera Derman	Program Officer	Multiplier, MMAP, HIFIVE
Liz Layfield	Program Officer	P3DP, LENS
TJ Noble	Finance Manager	Various
Michael Ferguson	ASPIRES Project Director	ASPIRES
David Myhre	ASPIRES Technical Director	ASPIRES

Person	Title	Project(s)
Jennine Carmichael	Project Manager	STRIVE, ASPIRES
Whitney Moret	Program Officer	Leader, ASPIRES
Jessica Bachay	Program Officer	STRIVE
Shailee Adinolfi	mSTAR Program Director	mSTAR
Kelly Keehan	Project Manager/Technical Spec	mSTAR/STRIVE
Erica Buckingham	Program Officer	mSTAR
Lindsay Parr	Program Officer	mSTAR, STRIVE
Carrie Hasselbeck	MMAP Program Director/Tech Spec	MMAP/mSTAR
Don Henry	Foras Project Director	Foras
Rob Kunzig	Communications Officer	Foras
Yewoub Geadion	Program Officer	Foras
Kellye Stindell	Program Officer	Foras
Wahab Mahdi	Finance Manager	Foras

## 6 Priorities for Next Quarter

### 6.1 Leader Sub-Activities

As outlined above, the Leader award continues to implement a range of Leader Activities. During the next quarter, the Leader team will continue to work with implementing partners to monitor and support these activities, which are summarized in the table below.

Partner	Activity	Remaining Actions/Deliverables
1. Accion	Non-Discrimination: Making Microfinance Institutions Disability Inclusive and Smart Campaign Certifiable	FIELD Brief will be drafted and submitted to FHI 360
2. AFE	Working with Lead Firms Handbook	Final formatting and dissemination of manual, and development of web-based toolkit will take place over next two quarters.
3. AFE	Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to the Rural Poor	Complete final report and dissemination event in US
4. iDE	Firm to Farm Finance (F2F2): A Human-Centered Model for Inclusive Rural Finance	Complete Toolkit for Delivering F2FF into Development Programs
5. IPA	Graduating the Poorest into Microfinance Evaluation	Finalize publications and disseminate.
6. FHI 360	Women's Leadership in SMEs (WLSME)	Continue monitoring data collection, cleansing and analysis in Peru, India and Kyrgyzstan, reinstate learning network/community of practice, and

Partner	Activity	Remaining Actions/Deliverables
		prepare for transition of evaluation activities to MSI.
7. SEEP Network	Learning Network for Housing IGP Recipients	Finalize learning products and dissemination event in Q3FY14.
8. SEEP Network	Organizing and Mobilizing Knowledge from the FIELD-Support LWA	Complete final drafts of papers with overview of LWA to date and dissemination plan.
9. WOCCU	Why Women Are Where They Are in Credit Union Management in Mexico	Draft and submit FIELD Brief.

## 6.2 Knowledge Management & Learning Agenda

In addition to the learning outputs developed during the last quarter, the Leader continues to work with partners and experts on the development of a range of additional learning products, summarized below.

Type	Topic	Author	Status
1. FIELD Report	Resilience in Complex Systems	FHI 360 consultant Sally Goerner	First draft completed in Q4, publish and disseminate in FY14
2. FIELD Report	Smallholders and Inclusive Growth in Agricultural Value Chains	FHI 360 consultant Elizabeth Dunn	Final draft completed in Q1, publish and disseminate in Q2
3. Practitioner Tool	Working with Leader Firms Handbook	AFE	Manuscript completed, edit/format and disseminate in Q2FY14
4. Practitioner Tool	Toolkit for Delivering F2FF into Development Programs	iDE	Finalizing in next quarter
5. TBD	Firm to Farm Finance Accelerated Trial Report	iDE	Finalizing in next quarter
6. TBD	Firm to Farm Finance Satellite Imagery Report	iDE	Finalizing in next quarter
7. Practitioner Tool	Revised Field Guide for Integrating Very Poor Producers in to Value Chains	World Vision	Online toolkit being developed over next two quarter in conjunction with Microlinks.
8. FIELD Brief	Policy Recommendations for Increasing Women's Leadership in Credit Unions	World Council	Finalizing draft, publish and disseminate in Q2FY14
9. FIELD Brief	Impact of the Ultra Poor Graduation Model: Preliminary results from randomized evaluations of four pilots	IPA	Finalize and publish in next quarter
10. FIELD Brief	Graduation and Social Protection Programs	IPA	Finalize and publish in next quarter

Type	Topic	Author	Status
11. TBD	Graduation Approach – Ethiopia Study Final Report	IPA	Finalize and publish in next quarter
12. Practitioner Toolkit	Learning products and guidelines on Non-Discrimination against Persons with Disabilities in Microfinance	Accion	Finalizing in Q1, publish and disseminate in Q2FY14
13. TBD	Learning products about Commercial Model for Selling Ag Inputs to the Base of the Pyramid	AFE	Finalizing in Q2FY14, publish and disseminate in Q2FY14
14. TBD	Thematic Papers on FIELD-Support LWA Knowledge	FHI 360/ SEEP Network	Finalizing in Q1FY14, publish and disseminate in Q2 and Q3FY14
15. TBD	Learning Products from Housing IGP (collated by SEEP Network and IGP partners)	SEEP Network	Finalizing in Q2FY14, publish and disseminate in Q2 and 3FY14
16. TBD	HIFIVE Value Chain Financing	FHI 360/WOCCU	Drafted in Q2/Q3
17. TBD	P3DP PPP financing models	FHI 360/WDI	Drafted in Q2
18. TBD	WLSME Evaluation – Review of study design and Initial findings from baseline study in India	FHI 360	Draft and publish in Q2
19. FIELD Brief	Iraq-Foras methods for improving economic opportunities and employment for Iraqis	FHI 360	Draft and publish in Q2-3

In addition to the events and trainings hosted during the last quarter, the Leader continues to work with partners and experts on the development of additional events and trainings, summarized below.

Type	Topic	Author	Location	Date
Training Workshop	Workforce Development	FHI 360	Bangkok	February 2014
Training Workshop	Mobile Solutions	FHI 360	Bangkok	January 2014
Forum	Mobile Solutions	FHI 360	Bangkok	January 2014
Training Workshop	Gender Sensitization	FHI 360 (LIFT II)	DC	Q2
Workshop for Implementing partners	Mobile Money	FHI 360 (mSTAR)	Bangladesh	March 2014

Type	Topic	Author	Location	Date
Webinar	ES & Child well-being – Lessons Learned from Savings Groups Interventions	FHI 360 (STRIVE)	DC	TBD
Webinar	ES & child well-being –Lessons Learned from Value Chain Interventions	FHI 360 (STRIVE)	DC	TBD
Conference Presentation	7th International AfrEA conference, Market Opportunities for the Rural Poor	Diana Rutherford, FHI 360 (STRIVE)	Cameroon	March 2014

### 6.3 Associate Award Management

The Leader team continues to provide oversight and management of existing Associate Awards, described above, to ensure best possible results and client satisfaction. Below is a summary of the Associate Awards that will be under implementation during the next quarter.

Acronym	Title	Country	Notes
1. Ethiopia HES	Household Economic Strengthening for OVCs and PLWHA	Ethiopia	RFA to be issued in Q2.
2. HIFIVE	Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE),	Haiti	Closing May 2014, decision on 1-year period of performance extension pending.
3. ASPIRES	Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (formerly HES-AA)	Global	No issues
4. Jordan LENS	Jordan Local Enterprise Support Activity (LENS)	Jordan	Start-up and workplanning
5. La Idea	Latin American Idea Partnership (La Idea)	Latin America /US	No issues
6. LIFT-2	Livelihoods and Food Security Technical Assistance 2 (LIFT-2) Project	Global	No issues
7. MMAP	Mobile Money Accelerator Program (MMAP)	Malawi	No issues
8. Workforce Multiplier	Workforce Multiplier Associate Award to advance Goal 2 of USAID's Education Strategy and align program for maximized impact	Global	No issues
9. mSTAR	Mobile Solutions Technical Assistance and Research (mSTAR)	Global	No issues
10. P3DP	Public Private Partnership Development Program (P3DP)	Ukraine	No issues

Acronym	Title	Country	Notes
11. STRIVE	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE)	Afghanistan, Liberia, Philippines, Mozambique	Concluding in March 2014, pending decision on one-year period of performance extension
12. USAID Foras Iraq	An economic growth project with the goal of improving economic opportunities for Iraqis with special emphasis on youth, women and vulnerable populations	Iraq	No issues



	USAID Agreement No.	Project Acronym	Project name	Awarding Unit	Anticipated Award Date	Anticipated End Date	Anticipated Award Budget
<b>PENDING AWARDS</b>							
12		Ethiopia OVC	Ethiopia OVC	USAID/Ethiopia	12/1/2013	11/30/2018	\$ 15,000,000
<b>Sub-total</b>							<b>\$ 276,230,185</b>

<b>CLOSED AWARDS</b>							
1	294 A 00 06 00205 00	Microfinance Eval	West Bank/Gaza Microfinance Assessment	USAID/West Bank Gaza	4/6/2006	7/10/2006	\$ 102,330
2	294-A-00-06-00210-00	SMART	Small and Microfinance Assistance for Recovery and Transition	USAID/West Bank Gaza	9/30/2006	9/29/2008	\$ 7,700,000
3	AEG-A-00-06-00005-00	DevCom	Development Communication Program	USAID/NRM	9/30/2006	9/30/2007	\$ 290,000
4	623-A-00-08-00036-00	GDA-DRC	Project Assessment of the GDA cost share n post-conflict setting of DRC	USAID/OPA	7/9/2008	7/30/2008	\$ 24,964
5	306-A-00-06-00520-00	ARIES	Agriculture, Rural Investment, and Enterprise Strengthening Program	USAID/Afghanistan	10/1/2007	12/31/2010	\$ 99,999,912
6	AID-121-A-00-10-00705	APTS	Agrcultural Policy Transition Support	USAID/Ukraine	9/1/2010	5/31/2011	\$ 383,193
9	268-A-00-08-00041-00	LBLI	Lebanon Business Linkages Initiative	USAID/Lebanon	8/20/2008	12/31/2011	\$ 7,528,332
7	AID 650-A-00-08-00018-00	GEMSS	Generating Economic Development through Microfinance in South Sudan	USAID/Sudan	12/1/2008	9/30/2011	\$ 11,999,162
8	AID-GHH-A-00-09-00007	LIFT	Livelihood & Food Security Technical Assistance Project	USAID/GH/OHA	10/1/2009	7/31/2013	\$ 4,136,862
9	AID-538-LA-10-00001	ECYMP	Eastern Caribbean Youth Microenterprise Program	USAID/Caribbean Region (DR)	5/6/2010	3/1/2012	\$ 1,848,000
10	518-A-00-08-00002-00	PRODEL	Ecuador Local Business Development (LBD) Program/PRODEL II	USAID/Ecuador	11/30/2007	11/30/2012	\$ 16,093,000
11	294-A-00-08-00222-00	ESAF	Expanded and Sustained Access to Financial Services	USAID/West Bank Gaza	9/30/2008	12/31/2012	\$ 36,299,966
12	EEP-A-00-09-00007-00	FACET	Fostering Agriculture Competitiveness Employing Information Communication Technologies	USAID/AFR/SD	10/1/2009	12/31/2012	\$ 1,300,000
<b>Sub-total</b>							<b>\$ 187,705,721</b>
<b>GRAND TOTAL OF THE LWA AWARDS</b>							<b>\$ 448,935,906</b>

---

## Annex B: FIELD-Support LWA Knowledge Series (All, to date)

### A. Knowledge Series Learning Products

#### *FIELD Briefs*

*(Short papers on methods and approaches)*

- **FIELD Brief 1:** Introduction to the FIELD Knowledge Series
- **FIELD Brief 2:** Managing Up, Down and Around in Crisis Environments
- **FIELD Brief 3:** Economic Strengthening for Vulnerable Children
- **FIELD Brief 4:** Mobilization of Savings in the West Bank & Gaza
- **FIELD Brief 5:** Integrating Remittance Recipients into the Financial Sector
- **FIELD Brief 6:** Mobile Money in the West Bank & Gaza
- **FIELD Brief 7:** Non-profit MFIs Consider Commercialization
- **FIELD Brief 8:** Partnering to Improve Access to Irrigation in Rural Peru
- **FIELD Brief 9:** Microfinance and Energy Clients Win with partnership Model in Uganda
- **FIELD Brief 10:** Spurring Entrepreneurship Through Business Plan Competitions: TechnoServe's Business Plan Competition Model
- **FIELD Brief 11:** Exploring the Linkages between Food Security and Microfinance
- **FIELD Brief 13:** An Anchor Firm Approach to Strengthening Value Chain Competitiveness: A Look at the PRODEL Program in Ecuador
- **FIELD Brief 14:** Leveraging New Media: Lessons from WOCCU's MatchSavings.org in Mexico
- **FIELD Brief 15:** Adaptation Options for Smallholders to Enhance Food Security in a Changing
- **FIELD Brief 18:** Savings-linked Conditional Cash Transfers in Latin America
- **FIELD Brief 19:** Making the Case for Mobile Money: A Look at Social Cash Transfers for Development

#### *FIELD Reports:*

*(In-depth analysis on topics and evidence base.)*

- **FIELD Report 1:** Assessment of the Commercial Private Sector for Healthcare Products in Bangladesh
- **FIELD Report 2:** Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions
- **FIELD Report 3:** Delivering Microfinance and Social Services in Conditions of Fragility in Nepal
- **FIELD Report 4:** Options, Management and Enforcement of Collateral for Microfinance Loans in West Bank & Gaza
- **FIELD Report 5:** Mobilization of Savings in the West Bank & Gaza
- **FIELD Report 6:** Mobile Money in the West Bank & Gaza
- **FIELD Report 7:** Sustainable Markets for Subsistence Farmers in Bolivia
- **FIELD Report 8:** Migrant-Backed Loans Mobilizing Remittances for Enterprise Finance
- **FIELD Report 9:** Microfinance and Energy Poverty
- **FIELD Report 10:** Bringing the Unbanked Poor into the Financial Sector with Matched Savings Accounts
- **FIELD Report 11:** Behavior Change Perspectives on Gender and Value Chain Development: Tools for Research and Assessment
- **FIELD Report 12:** Behavior Change Perspectives on Gender and Value Chain Development: A Framework for Analysis and Implementation
- **FIELD Report 13:** Value Chain Finance Guide: Tools For Designing Project Interventions that Facilitate Investment in Key Value Chain Upgrades

- **FIELD Report 14:** Sustainability in the Honduran Informal Market System
- **FIELD Report 15:** Creating Jobs and Economic Opportunities in Iraq
- **FIELD Report 16:** Guidance and Best Practices for REDD+ Transactions
- **FIELD Report 17:** Skills For Jobs For Growth

#### *From the Associate Award and Activity Reports*

- **ARIES Program Brief No. 1:** WOCCU-IIFC
- **ARIES Program Brief No. 2:** MIFSA-SME
- **ARIES Program Brief No. 3:** MIFSA-MFI
- **ESAF Brief:** E-banking Challenges and Opportunities in the West Bank & Gaza
- **ESAF Brief:** Ryada Microfinance's Experience Introducing Financial Services for Youth
- **ESAF Report:** Assessing Opportunities For Increasing Acceptance Of Electronic Money In Palestine
- **ESAF Report:** Savings Demand Market Research Study West Bank and Gaza
- **ESAF Report:** The Future of Financial Inclusion through E-banking Models in Palestine
- **ESAF Report:** Review of the Current State of Practice of Consumer Protection and Financial Literacy for Financial Services in the West Bank
- **FIELD Facilitation Brief 1** Defining Lead Firms & Principles
- **FIELD Facilitation Brief 2** Lead Firm Selection
- **FIELD Facilitation Brief 3** Structuring and Managing Collaboration w Lead Firms
- **FIELD Facilitation Brief 4** Interventions with Lead Firms
- **FIELD Facilitation Brief 5** Addressing Absence of Lead Firms in Value Chains
- **STRIVE Activity Brief #1:** The Afghan Secure Futures (ASF) Project
- **STRIVE Activity Brief #2:** Agriculture for Children's Empowerment (Liberia)
- **STRIVE Activity Brief #3:** STRIVE Philippines
- **STRIVE Activity Brief #4:** STRIVE Mozambique

#### **B. Practitioner Tools**

- An Overview of **Islamic Microfinance** Products & Case Example from Afghanistan
- **Behavior Change Perspectives** on Gender and Value Chain Development: A Framework for Analysis and Implementation (FIELD Reports 11 & 12)
- Cost-effective Household Surveys: Key Lessons for **Implementing a Household Livelihood Survey** on a Budget
- Developing a **Cost-Benefit Analysis Tool:** Experiences and Lessons from Malawi and Mozambique
- **Economic Strengthening for Vulnerable Children:** Principles of Program Design and Recommendations for Effective Field Interventions (FIELD Report 2)
- Facilitating the Development of **Outgrower Operations:** A Practitioners Manual
- Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth **Workforce Development** Programs
- Guidelines to **Evaluating Social Performance**
- Integrating **Very Poor Producers into Value Chains:** A Field Guide
- Linking **Youth** with Knowledge and Opportunities in Microfinance
- Minimum Standards for **Economic Recovery after Crisis**
- Overcoming Back-end Barriers: Opportunity International and **Bank Switching Solutions**
- Partnering to Achieve **Economic Impact in HIV and AIDS Impacted Communities:** A Partnership Toolkit for Microenterprise Development
- **Poverty Assessment Tools** (24 country-specific)
- **Rural Agriculture Finance** and Food Security Practitioner Learning Program (PLP)
- **SMART Client Protection** Principles: Putting Principles into Practice
- **Social Performance Map**

- The GROOVE **Market Facilitation** Mentoring Program Toolkit (includes Topical Guides on 10 key market facilitation competencies)
- The SEEP Network **Savings-led Financial Services** Working Group Ratios
- Tools for Designing Project Interventions that Facilitate Investment in Key **Value Chain Upgrades** (FIELD Report 13)
- USAID **Financial Services** Implementation Grant Program Learning Network Tools
- **Value Chain Finance** Guide (FIELD Report 13)
- **Value Chain Finance Implementation Manual: Increasing Profitability of Small Producers**
- **Working with Lead Firms: A Practitioner’s Handbook** (in development)
- **Time Use PRA Guide** and Toolkit for Child and Youth Development Practitioners

### C. List of Assessments, Case Studies, or Evaluations

- **Afghanistan:** ARIES Program Brief No. 4: FINCA
- **Afghanistan:** ARIES Program Brief No. 5: ACDI/VOCA – ARFC
- **Bangladesh:** Integrating a Market Development Approach to the Health Sector in Bangladesh: Assessment and Intervention Design
- **Colombia:** Guidance and Best Practices for REDD+ Transactions (FIELD Report 16)
- **Comoros:** Microfinance Sector Assessment
- **Ethiopia:** LIFT Project Assessment of USAID/PEPFARs Economic Strengthening Programs in Ethiopia
- **Ethiopia:** RCT on effectiveness of graduation model (in progress)
- **Global:** Is ICT Working in Agricultural Marketing: Evidence From the Field
- **Honduras:** Sustainability in the Honduran **Informal Market System** (FIELD Report 14)
- **India:** A Case Study: PepsiCo Frito-Lay Engages Potato Outgrowers in India
- **India:** A Case Study: The Outgrower Program of ITC, one of India’s Largest Corporations
- **India:** New ICT Solutions to Age-Old Problems: Case of the IGP India Project
- **Iraq:** Creating Jobs and Economic Opportunities in Iraq (FIELD Report 15)
- **Kenya:** A Case Study: The East Africa Growers Group (EAGA) in Kenya and its Outgrowing Activities
- **Macedonia:** Creating Jobs through Business Initiative and Enterprise Development: Rapid Assessment and Recommendations for a Proposed Macedonian Entrepreneurship Project
- **Macedonia:** Initiative and Enterprise Development: Rapid Assessment and Recommendations for a Proposed Macedonian Entrepreneurship Project
- **Malawi:** Expanding Outreach in Malawi: OIBM’s Efforts to Launch a Mobile Phone Banking Program
- **Mexico:** Bank-Microfinance Alliances: FINCA’s Pilot Program for Prepaid Cards in Mexico
- **Mexico:** Web-based Case Study: FINCA’s Prepaid Card Training for Clients
- **Morocco:** Blazing a Trail, Addressing Obstacles: Lessons from Save the Children and Fondation Zakoura’s Youth Microfinance and Training Program
- **Namibia:** LIFT Assessment of Livelihood Strategies to Promote Food Security among People Living with HIV/AIDS in Namibia
- **Pakistan:** Learning from Pilots: The Case of ShoreBank International/AMPER in Pakistan
- **Pakistan:** The “Human Aspect” of Commercial Transformation: The Case of NRSP-Pakistan
- **Panama:** Challenges and Opportunities in Micro and Small Enterprise Rural Finance: An Assessment for USAID/Panama
- **Philippines:** Getting to ‘Good Enough’ in Product Upgrading: SDCAsia and the Cardava Banana Value Chain
- **Tanzania:** A Case Study: Outgrower Improve Flower Seed Operations in Tanzania
- **Ukraine:** Implementing a Household Livelihood Survey in a Post-Disaster Environment
- **Ukraine:** Opportunities for USAID Assistance to Agriculture in Ukraine

## **D. Presentations, Trainings, or Other Forums for Exchange**

*(With estimated number of attendees in parentheses)*

- 2007 National Conference on Microfinance in Angola (100)
- After-Hours Seminar: Migrant-backed Loans: Mobilizing Remittances in Guatemala
- BASICS PLP online conference and presentation (60)
- Breakfast Seminar: Pathways Out of Poverty: Using Value Chains to Move Vulnerable Households Up the Economic Ladder
- Building the Assets of the Poorest: Savings Led Financial Services Seminars (50)
- Commercialization Amid Conflict: Microfinance Sector Development in the West Bank and Gaza (Screencast)
- Developing Outgrowing Operations Workshops (110)
- Economic Strengthening for Children Seminars (25)
- Energy and Microfinance workshop in Tanzania (15) and Seminar in Washington DC (20)
- Enterprise Development IGP workshop at 2009 SEEP Workshop (50)
- Evaluation of Effectiveness of Graduating the Ultra Poor Approaches Workshop (35)
- FACET Webinar: Using low-cost video for agricultural development
- FIELD Day at SEEP Conference in 2007 (150) and 2009 (150)
- Food Security and Microfinance Discussion (7)
- Gender Considerations in Value Chain Development seminars (50)
- Getting Lost in the Numbers: Poverty Indicators and their Implications for Development Practitioners
- Integrating Very Producers into Value Chains Trainings and Workshops (180)
- Islamic Finance Seminar (70)
- Joining ICT4D to learn about using technology for agricultural development
- Linking Finance to Food Security: Approaches, Products, and Tools
- Market Facilitation through Mentoring at SEEP 2012 Conference (25)
- Microfinance and Energy Poverty Roundtable
- Minimum Standards for Economic Recovery (525)
- Monitoring Nutritional and Health Outcomes of Food Security, Economic Strengthening, and Livelihood Programs
- Opportunity/FINCA Technology workshop at 2009 SEEP Workshop (35)
- Podcast: Designing an Effective Rural Finance Product to Improve Food Security for Livestock Traders in Kenya
- Poverty Assessment Tools TOT (370)
- Rebuilding Haiti: The Critical Role of MFIs and Credit Unions
- Rural and Agricultural Finance Presentation (25)
- Screencast: Improving Food Security through Customized Loan Products in India
- ShoreBank/NRSP Transformation workshop at 2009 SEEP Workshop (30)
- SMART Client Protection Principles Trainings Assessors trainings (400)
- Smart Notes: Putting client protection principles in practice
- Social Marketing for Economic Development (microinsurance) Roundtable Discussion (15)
- Speakers Corner #11: Building the Assets of the Poorest: Savings-Led Financial Services
- The GROOVE Market Facilitation Mentoring Program Presentations (40)
- Value Chain Financing Training (70)
- Working with Lead Firms Trainings (70)
- Youth and Workforce Development workshop and presentation (75)

## **E. Other Factsheets, Success Stories, and Event Summaries**

- ADM: A Ugandan SME navigates new waters on Lake Victoria

- ADM: Cooking up new ideas in Uganda with solar stoves
- ADM: Note From the African Diaspora Marketplace: Supporting Entrepreneurship for Diaspora-Driven Development
- ARIES: Note From Afghanistan: Credit Unions Bring Hope Amid Conflict
- ARIES: Note From Afghanistan: Developing Innovative Financial Products
- ARIES: Note From Afghanistan: Expanding Access to Formal Financial Services
- ARIES: Note From Afghanistan: Reaching the Unbanked with Sharīa-Compliant Financial Products
- Building the capacity of capacity builders
- ESAF & the Banking Sector
- ESAF & the Microfinance Sector
- ESAF & the Palestinian Investment Partnership (PIP)
- ESAF & University Strengthening
- ESAF and the Insurance Sector
- ESAF and the Mortgage Market
- ESAF Voice from the Field: A Palestinian MFI Achieves Top 5% Rating
- ESAF Voice from the Field: Building Hope for Marginalized Workers in Palestine
- ESAF Voice from the Field: From Tennessee to Jerusalem: Investing in the Future
- ESAF Voices from the Field: Cementing the Path to Sustained Economic Growth
- ESAF Voices from the Field: Cultivating Young Entrepreneurs in Gaza
- ESAF Voices from the Field: Delivering with Precision in a Changing Market
- ESAF Voices from the Field: Developing Tomorrow's Banking Professionals Today
- ESAF Voices from the Field: Enhancing Finance Education through Faculty Exchange
- ESAF: New frontiers for USAID's ESAF program in the Palestinian finance sector
- ESAF: Note From the West Bank and Gaza: Decreasing Microfinance's Donor Dependency
- ESAF: Note From the West Bank/Gaza: Expanding Opportunities for SMEs
- ESAF's Palestinian Investment Partners Program: Investing in Growth
- FACET: ICT and AG Profile: Awaaz.De
- FACET: ICT and Ag Profile: Community Knowledge Worker
- FACET: ICT and AG Profile: DataDyne
- FACET: ICT and Ag Profile: Digital Green
- FACET: ICT and AG Profile: Esoko
- FACET: ICT and AG Profile: IKSL's Green Sim Card
- FACET: ICT and AG Profile: Kilimo Salama
- FACET: ICT and AG Profile: Literacy Bridge
- FACET: ICT and AG Profile: Mace Foods' M-Pesa
- FACET: ICT and Ag Profile: Mali Shambani
- FACET: ICT and Ag Profile: Manobi
- FACET: ICT and AG Profile: MarketMaker
- FACET: ICT and AG Profile: MFarm
- FACET: ICT and AG Profile: MoBiashara
- FACET: ICT and AG Profile: Nokia Life Tools - Agriculture
- FACET: ICT and AG Profile: Nutrient Manager for Rice
- FACET: ICT and Ag Profile: Reuters Market Light
- FACET: ICT and AG Profile: Sustainable Harvest
- FACET: ICT Application for Distribution and Supply Chain Management in African Agriculture
- FACET: ICT Enhances Warehouse Receipt Systems and Commodity Exchanges in Africa
- FACET: ICT to Enhance Farm Extension Services in Africa
- FACET: Software Platforms for Mobile Applications for Agriculture Development
- FACET: Using ICT to Provide Agriculture Market Price Information in Africa

- LBLI: “Picking” up Partners for Success: Businesses Linkages in Lebanon Support Local Jobs and SME Competitiveness
- LBLI: Note From Lebanon: Increasing Competitiveness through Cooperation in the Value Chain
- New Partners in Value Chain Development get a hands-on look at maize in Rwanda
- Note From Bangladesh: Assessing the Commercial Market for Health Care
- Note From Bolivia: Expanding Market Opportunities for a Rural Microenterprise
- Note From Nepal: Ensuring Financial Services During Political Conflict
- Note From the Field: Supporting Social Performance in Microfinance
- PRODEL: Breaking into the US specialty food market
- PRODEL: Ecuadorian Coffee Companies Make a Splash in the US Market
- PRODEL: Investing in Business Linkages: An SME in Lebanon Grows its Business through a Strengthened Supply Chain
- Strengthening Insurance Sector Capacity in a Growing Market

#### **F. Other Online Articles**

- Applying Social Marketing Principles for Economic Development
- Electronic Learning Products from SEEP’s Rural Agricultural Finance and Food Security Practitioner Learning Program
- Implementing a Country-wide Consumer Protection and Financial Literacy Initiative in Palestine  
Managing Risk in the West Bank: A Review of Supply and Demand for Microinsurance
- Project Snapshot: Testing the Graduation Model in Ethiopia
- Public-Private Partnerships: Learning by Example
- Selecting Mobile ICT Devices for Agriculture Services and Applications in Sub-Saharan Africa
- The Warehouse Receipts System: Improving Food Security in the Post-Harvest Value Chain
- Village Savings and Loan Associations and Food Security: Exploring Linkages in Sierra Leone and Tanzania